Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main

Document Page 1 of 66

| Fill in this information to identify your case: |  |                                      |
|---|--|--------------------------------------|
| United States Bankruptcy Court for the :        |  |                                      |
| NORTHERN District of ILLINOIS (State)           |  |                                      |
| Case Number (If known):                         | Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13 | ☐ Check if this is an amended filing |

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | rt 1: Identify Yourself  |                            |   |
|----|--|----------------------------|---|
|    |  | About Debtor 1:            | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | Your full name   |                            |   |
|    | Write the name that is on your government-issued picture identification (for example, your driver's license or | Patrick First name         | First name                                    |
|    | passport).   | Middle name                | Middle name                                   |
|    | Bring your picture   | Thomas                     |   |
|    | identification to your meeting with the trustee.   | Last name                  | Last name                                     |
|    |  | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III)                    |
| 2. | All other names you  |                            |   |
|    | have used in the last 8  | First name                 | First name                                    |
|    | years  |                            |   |
|    | Include your married or maiden names.  | Middle name                | Middle name                                   |
|    |  | Last name                  | Last name                                     |
|    |  |                            |   |
|    |  | First name                 | First name                                    |
|    |  | Middle name                | Middle name                                   |
|    |  | Last name                  | Last name                                     |
| 3. | Only the last 4 digits of your Social Security   | XXX - XX - <u>8893</u>     | XXX - XX                                      |
|    | number or federal<br>Individual Taxpayer   | OR                         | OR  |
|    | Identification number  | <b>9</b> xx - xx           | <b>9</b> xx - xx                              |

Case 17-28939 Entered 09/27/17 16:14:45 Filed 09/27/17 Doc 1 Desc Main Page 2 of 66

Document Thomas Patrick S Debtor 1 Case Number (if known)

|    |  | About Debtor 1:   | About Debtor 2 (Spouse Only in a Joint Case):   |
|----|--|---|---|
| 4. | Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names | Business name  Business name  EIN  EIN  | Business name  EIN  EIN   |
| 5. | Where you live   | 4367 S. Lake Park   | If Debtor 2 lives at a different address:   |
|    |  | Number Street   | Number Street   |
|    |  | Chicago IL 60653 City State ZIP Code COOK   | City State ZIP Code   |
|    |  | County  | County  |
|    |  | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. |
|    |  | Number Street   | Number Street   |
|    |  | P.O. Box  | P.O. Box  |
|    |  | City State ZIP Code   | City State ZIP Code   |
| 6. | Why you are choosing   | Check one:  | Check one:  |
|    | this district to file for bankruptcy.  | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.                                | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.                            |
|    |  | have another reason. Explain. (See 28 U.S.C. § 1408   | ☐I have another reason. Explain.<br>(See 28 U.S.C. § 1408   |
|    |  |   |   |
|    |  |   |   |
|    |  |   |   |

Case 17-28939 Entered 09/27/17 16:14:45 Filed 09/27/17 Doc 1 Desc Main

Debtor 1

Patrick S Document Thomas

Page 3 of 66

Case Number (if known)

| Pa  | Part 2: Tell the Court About Your Bankruptcy Case                 |  |  |   |  |  |  |
|-----|---|--|--|---|--|--|--|
| 7.  | The chapter of the<br>Bankruptcy Code you<br>are choosing to file | Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7 |  |   |  |  |  |
|     | under   |  |  |   |  |  |  |
|     |   | ☐ Chapter 11 ☐ Chapter 12  |  |   |  |  |  |
|     |   | ☐ Chap   |  |   |  |  |  |
|     |   | Спар   |  |   |  |  |  |
| 8.  | How you will pay the fee  | local<br>yours<br>subm   | I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. |   |  | ring the fee<br>torney is  |  |
|     |   |  | I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  |   |  |  |  |
|     |   | By la<br>less t<br>pay t   | w, a judge may, but is r<br>than 150% of the officia<br>he fee in installments).   | not required to, waiv<br>il poverty line that a<br>If you choose this o | est this option only if you are your fee, and may do so o pplies to your family size and ption, you must fill out the Alba and file it with your petition. | only if your income is If you are unable to Supplication to Have the |  |
| 9.  | Have you filed for bankruptcy within the                          | □ No   | District ILNBKE  |   | 11/26/2013   | 13-45817   |  |
|     | last 8 years?   | Yes.   | District ILINDICE  | When  | 11/26/2013 Case Number   |  |  |
|     |   |  | <sub>District</sub> None   | 146   | O N  |  |  |
|     |   |  | District 14011C  | When  | Case Number<br>MM / DD / YYYY  |  |  |
|     |   |  | District   | When  | Case Number  |  |  |
|     |   |  | District   | wilen   | MM / DD / YYYY   |  |  |
| 10. | Are any bankruptcy  | ■ No   |  |   |  |  |  |
|     | cases pending or being filed by a spouse who is                   | ☐ Yes.   | Debter   |   | Polationship to you  |  |  |
|     | not filing this case with   | <b>ப</b> 163.  |  |   | Relationship to you Case Number, if  |  |  |
|     | you, or by a business<br>parter, or by<br>affiliate?              |  |  |   | MM / DD / YYYY   |  |  |
|     |   |  |  |   | Relationship to you  |  |  |
|     |   |  | District   | When  | Case Number, if MM / DD / YYYY   | known  |  |
| 11. | Do you rent your residence?                                       | □ No. ■ Yes.   | Go to line 12<br>Has your landlord obtain<br>residence?  | ed an eviction judgme   | nt against you and do you want   | to stay in your  |  |
|     |   |  | ■ No. Go to line 12.  □ Yes. Fill out <i>Initial</i> sthis bankruptcy pet  |   | viction Judgment Against You (F  | Form 101A) and file it with  |  |

Case 17-28939 Entered 09/27/17 16:14:45 Filed 09/27/17 Doc 1 Desc Main

Document Thomas Page 4 of 66 S Patrick Debtor 1 Case Number (if known)

| 12.  |   | _               |  |  |                |
|--|---|-----------------|--|--|----------------|
| 12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as |   | ■ No.<br>□ Yes. | Go to Part 4.  Name and location of be | usiness                                |                |
|  |   |                 | Name of business, if any               |  |                |
|  | a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.  |                 | Number Street                          |  |                |
|  |   |                 | City                                   |  | State Zip Code |
|  |   |                 | Check the appropriate b                | box to describe your business:         |                |
|  |   |                 | ☐ Health Care Busir                    | ness (as defined in 11 U.S.C. § 101(27 | A))            |
|  |   |                 | ☐ Single Asset Real                    | Estate (as defined in 11 U.S.C. § 101  | (51B))         |
|  |   |                 | ☐ Stockbroker (as d                    | efined in 11 U.S.C. § 101(53A))        |                |
|  |   |                 | ☐ Commodity Broke                      | er (as defined in 11 U.S.C. § 101(6))  |                |
|  |   |                 | ☐ None of the above                    | e                                      |                |
|  | For a definition of small business debtor, see 11 U.S.C. § 101(51D).  | _               | the Bankruptcy Code.                   | 11, but I am NOT a small business deb  | -              |
| Pa   | Report if You Own or Ha   |                 |  | erty That Needs Immediate Attention    |                |
|  |   | ve Any Hazard   | ous Property or Any Prope              |  |                |
| 14.  | Do you own or have any property that poses or is  | No.             | What is the hazard?                    |  |                |
| 14.  | property that poses or is<br>alleged to pose a threat<br>of imminent and<br>indentifiable hazard to<br>public health or safety?   | No.             |  |  |                |
| 14.  | property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock                                 | No.             | What is the hazard? _                  | needed, why is it needed?              |                |
| 14.  | property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own  | No.             | What is the hazard? _                  |  |                |
| 14.  | property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building | No.             | What is the hazard? _                  |  |                |
| 14.  | property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building | No.             | What is the hazard?                    | needed, why is it needed?              |                |
| 14.  | property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building | No.             | What is the hazard?                    | needed, why is it needed?              |                |

Patrick

S

Document Thomas

Page 5 of 66

Debtor 1

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

| A haut | Debtor 1: |
|--------|-----------|
| ADOUL  | Debloi I. |
|        |           |

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefin | g about |
|--|---------|
| credit counseling because of:          |         |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Patrick S Document Thomas

Debtor 1

Page 6 of 66

Case Number (if known)

|     | riist Name  | Middle Name Last Name  |   |   |
|-----|---|--|---|---|
| Pa  | Answer These Questions  | for Reporting Purposes   |   |   |
| 16. | What kind of debts do you have?   |  | <b>consumer debts?</b> Consumer debts are deprimarily for a personal, family, or household                | = ' ' '   |
|     |   | money for a business or inve   | business debts? Business debts are debestment or through the operation of the business                    | ,   |
|     |   | Yes. Go to line 17.  16c. State the type of debts you of                                   | owe that are not consumer debts or business   | debts.  |
| 17. | Are you filing under  |  |   |   |
| 17. | Chapter 7?  | No. I am not filing under Ch   | napter 7. Go to line 18.  |   |
|     | Do you estimate that after<br>any exempt property is<br>excluded and<br>administrative expenses<br>are paid that funds will be<br>available for distribution<br>to unsecured creditors? |  | er 7. Do you estimate that after any exempt<br>es are paid that funds will be available to distr          |   |
| 18. | How many creditors do   | <b>1</b> -49   | 1,000-5,000   | 25,001-50,000   |
|     | you estimate that you owe?  | ☐ 50-99<br>☐ 100-199<br>☐ 200-999  | ☐ 5,001-10,000<br>☐ 10,001-25,000   | ☐ 50,001-100,000 ☐ More than 100,000  |
| 19. | How much do you estimate your assets to be worth?   | ■ \$0-\$50,000<br>□ \$50,001-\$100,000<br>□ \$100,001-\$500,000<br>□ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | ☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion |
| 20. | How much do you<br>estimate your liabilities<br>to be?  | □ \$0-\$50,000<br>■ \$50,001-\$100,000<br>□ \$100,001-\$500,000<br>□ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | ☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion |
| Pa  | Tt 7: Sign Below  |  |   |   |
| For | you   | I have examined this petition, and correct.  | I declare under penalty of perjury that the info  | ormation provided is true and   |
|     |   |  | oter 7, I am aware that I may proceed, if eligib<br>Inderstand the relief available under each cha        |   |
|     |   |  | did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342                  |   |
|     |   | I request relief in accordance with  | the chapter of title 11, United States Code, s  | pecified in this petition.  |
|     |   | _  | ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for ud 3571.       |   |
|     |   | /s/ Patrick S Thomas Signature of Debtor 1   | Signa   | ature of Debtor 2   |
|     |   | Executed on09/19/2017  | Z Exec  | uted on   |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 7 of 66

 Debtor 1
 Patrick
 S
 Thomas
 Case Number (if known)

 First Name
 Middle Name
 Last Name

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| 🗶 /s/ Cecil Denard Scruggs                | Date: 09/26/2017 |                   | 26/2017       |
|---|------------------|-------------------|---------------|
| Signature of Attorney for Debtor          | Date             | MM / DD / Y       | YYY           |
| Cecil Denard Scruggs                      |                  |                   |               |
| Printed name                              |                  |                   |               |
| Geraci Law L.L.C.                         |                  |                   |               |
| Firm name                                 |                  |                   |               |
| 55 E. Monroe St., #3400                   |                  |                   |               |
| Number Street                             |                  |                   |               |
|   |                  |                   |               |
| Chicago                                   |                  | 60603             |               |
| Chicago                                   | ILState          | 60603<br>ZIP Code |               |
| Chicago  City  Contact Phone 312-332-1800 | State            | ZIP Code          |               |
| City                                      | State            | ZIP Code          | geracilaw.com |

| Fill in this information to identify your case: |                  |   |                      |
|---|------------------|---|----------------------|
| Debtor 1  | Patrick          | S                                       | Thomas               |
|   | First Name       | Middle Name                             | Last Name            |
| Debtor 2  |                  |   |                      |
| (Spouse, if filing)                             | First Name       | Middle Name                             | Last Name            |
| United States                                   | Bankruptcy Court | for the : <u>NORTHERN</u> District of _ | ILLINOIS_<br>(State) |
| Case Number                                     | ·                |   | _                    |
| (If known)                                      |                  |   |                      |

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| Part 1:  | Summarize Your Assets   |   |
|----------|---|---|
|          |   | <b>Your assets</b><br>Value of what you own |
|          | e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B  | \$0   |
| 1ь. Сору | line 62, Total personal property, from Schedule A/B   | \$ 3,747                                    |
| 1с. Сору | line 63, Total of all property on Schedule A/B  | \$ 3,747                                    |
| Part 2:  | Summarize Your Liabilities  |   |
|          |   | Your liabilities<br>Amount you owe          |
|          | e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$0   |
|          | e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F                           | \$9,620                                     |
|          | the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F  | \$44,600                                    |
|          |   |   |
| Part 3:  | Summarize Your Liabilities  |   |
|          | e I: Your Income (Official Form 106I)  our combined monthly income from line 12 of Schedule I   | \$2,298.40                                  |
|          | e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J  | \$1,945.00                                  |

Document Patrick Case Number (if known) \_\_ Debtor 1 First Name Middle Name Last Name

| Part 4: Answer These Questions for Administrative and Statistical Records  |                              |  |  |  |
|--|------------------------------|--|--|--|
| 6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  |                              |  |  |  |
| No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes  |                              |  |  |  |
| 7. What kind of debt do you have?  |                              |  |  |  |
| Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U |                              |  |  |  |
| Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules.   | i. Check this box and submit |  |  |  |
| 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,793.22         |                              |  |  |  |
|  |                              |  |  |  |
| 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:  |                              |  |  |  |
|  | Total claim                  |  |  |  |
| From Part 4 of Schedule E/F, copy the following:   |                              |  |  |  |
| 9a. Domestic support obligations (Copy line 6a.)   | \$_2,053.00                  |  |  |  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$_7,567.00                  |  |  |  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$_0.00                      |  |  |  |
| 9d. Student loans. (Copy line 6f.)   | \$ 35,268.00                 |  |  |  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)   | \$_0.00                      |  |  |  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)   | \$_0.00                      |  |  |  |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ 44,888.00                 |  |  |  |

|  | Caso 17  | 7 20020 Doc 1   | Filad 00/27/17   | Entered 09/27/17 16  | 6·14·45 De             | sc Main  |          |
|--|--|---|--|--|------------------------|--|----------|
| Fill in this in  | formation to ider  | ntify your case and this fili   | ing:   | 0 of 66  | 511 II IG 50           | oo maii  |          |
| Debtor 1   | Patrick  | S   | Thomas   |  |                        |  |          |
|  | First Name   | Middle Name   | Last Name  |  |                        |  |          |
| Debtor 2<br>(Spouse, if filing)  | First Name   | Middle Name   | Last Name  |  |                        |  |          |
| United States  | Bankruptcy Court fo  | or the : <u>NORTHERN</u> Distri   | ict of <u>ILLINOIS</u>   |  |                        |  |          |
| Case Number  |  |   | (State)  |  |                        | Check if this is an  |          |
| (If known)   |  |   |  |  |                        | amended filing   |          |
| Official F   | <u>orm 106A</u>  | <u>/B</u>   |  |  |                        |  |          |
| Schedul  | e A/B: Pr  | operty  |  |  |                        | 12/1   | 5        |
| esponsible for ages, write you on the second of the second | supplying corrections and case supplying case ur name and case supplying the case of the c | ct information. If more spa<br>e number (if known). Ansv<br>sidence, Building, Land, or C<br>gal or equitable interest in | ace is needed, attach a separa<br>wer every question.<br>Other Real Esate You Own or Ha<br>n any residence, building, land   | l, or similar property?  |                        |  |          |
|  | -  | -   | our entries fro Part 1, includi  | ng any entries for pages   | >                      | ¢0.0   |          |
|  |  |   |  |  | •                      | \$0.0  | <u> </u> |
| Part 2:  | Describe Your Vel  | nicles  |  |  |                        |  | _        |
| No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.   | Describe  Make:  Model:  Year:  Approximate Milea  Other information:  2000 Infiniti i30 wi  t, aircraft, motor  Boats, trailers, motor  Describe  | homes, ATVs and other re  | Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor  Check if this is comm instructions)  Creational vehicles, other veh g vessels, snowmobiles, motorcycle | ly s and another unity property (see sicles, and accessories accessories | the amount of any secu | portion you own?   | 90       |
|  |  |   | our entries fro Part 2, includir   | ng any entries for pages<br>>  |                        | \$ 395.  | .00      |
|  |  | sonal and Household Items   |  |  |                        |  | _        |
|  | r have any legal o   | or equitable interest in any  | y of the following items?  |  |                        | Current value of the portion you own? Do not deduct secured claims or exemptions |          |
| Examples:  |  | uishings<br>urniture, linens, china, kitchenw   | <i>v</i> are   |  |                        | 1  |          |
| Yes.   | Describe   | Furniture, linens, small appliar  | nces, table & chairs, bedroom set  |  | \$1,000                | \$1,000.0  | 00       |

Official Form 106A/B Record # 751060 Schedule A/B: Property Page 1 of 6

Filed 09/27/17 Entered 09/27/17 16:14:45

Document Page 11 of 6 bumber (if known) Case 17-28939 Doc 1 Desc Main Patrick Debtor 1 First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... \$150 Everyday clothes, shoes, accessories 150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Watch \$125 125.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Yes. 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$75 75.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,850.00 for Part 3. Write that number here .....

| Part 4:             | Describe Your Financial Assets  |  |
|---------------------|---|--|
| Do you owr          | n or have any legal or equitable interest in any of the following?  | Current value of the portion you own? Do not deduct secured claims or exemptions |
| 16. Cash<br>Example | es: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition |  |

0.00

Describe.....

Filed 09/27/17 Entered 09/27/17 16:14:45

Document Page 12 of 6 bumber (if known) Case 17-28939 Doc 1 Desc Main Patrick Debtor 1

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe..... Account Type: Institution name: 2.00 Savings Account Chase Chase Checking Account 1,500.00 1,502.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders, Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe Yes. 0.00 Debtor 1

Middle Name

First Name

Entered 09/27/17 16:14:45 Page 13 of 66 dumber (if known) Case 17-28939 Filed 09/27/17

Document

Last Name Desc Main Doc 1 Patrick

| Money or property owed to you?   | Current value of the portion you own? Do not deduct secured claims or exemptions |
|--|--|
| 28. Tax refunds owed to you  No.   |  |
| Yes. Describe  | \$ 0.00  |
| 29. Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement  No.  Yes. Describe   |  |
|  | \$0.00   |
| Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  No.  |  |
| Yes. Describe  | \$0.00   |
| 31. Interest in insurance policies  Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No. Company Name & Beneficiary:  Yes. Describe                                    |  |
| Yes. Describe  Health & term life insurance \$0  | s 0.00   |
| 32. Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No. | \$0.00   |
| Yes. Describe  | \$0.00   |
| 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue  No.  |  |
| Yes. Describe  | \$0.00   |
| 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe   |  |
|  | \$0.00   |
| 35. Any financial assets you did not already list  No.   |  |
| Yes. Describe  | \$0.00   |
| 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here>   | \$1,502.00   |
| Part 5:  Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.  |  |
| 37. Do you own or have any legal or equitable interest in any business-related property?  No.  Yes.  |  |
|  | Current value of the portion you own? Do not deduct secured claims or exemptions |
| 38. Accounts receivable or commissions you already earned No.  |  |
| Yes. Describe  | \$ <u>0.0</u> 0  |

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

\$0.00

Patrick

First Name

Case 17-28939 Doc 1

Filed 09/27/17 Entered 09/27/17 16:14:45

Document Page 15 of 6 bumber (if known)

Desc Main

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 395.00 56. Part 2: Total vehicles, line 5 \$ 1,850.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 1,502.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$3,747.00 \$3,747.00 62. Total personal property. Add lines 56 through 61. ..... 63. Total of all property on Schedule A/B. Add line 55 + line 62\$3,747.00

Official Form 106A/B Record # 751060 Page 6 of 6 Schedule A/B: Property

| Fill in this in     | nformation to identi | ify your case:                      |                         |
|---------------------|----------------------|-------------------------------------|-------------------------|
| Debtor 1            | Patrick              | S                                   | Thomas                  |
|                     | First Name           | Middle Name                         | Last Name               |
| Debtor 2            |                      |                                     |                         |
| (Spouse, if filing) | First Name           | Middle Name                         | Last Name               |
| United States       | Bankruptcy Court for | the : <u>NORTHERN</u> District of _ | <u>ILLINOIS</u> (State) |
| Case Number         | r                    |                                     |                         |
| (If known)          |                      |                                     |                         |

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

|                         | emptions are you claiming? Check ming state and federal nonbankrupt |                                      |   |                                      |
|-------------------------|---|--------------------------------------|---|--------------------------------------|
| You are clair           | ming federal exemptions. 11 U.S.C.                                  | § 522(b)(2)                          |   |                                      |
|                         |   |                                      |   |                                      |
| For any propert         | y you list on Schedule A/B that yo                                  | ou claim as exempt, fill in t        | the information below.  |                                      |
| •                       | on of the property and line on hat lists this property              | Current value of the portion you own | Amount of the exemption you claim                               | Specific laws that allow exemption   |
|                         |   | Copy the value from<br>Schedule A/B  | Check only one box for each exemption                           |                                      |
| Brief description:      | 2000 Infiniti i30 with over 189,000 miles.                          | \$ <u>395</u>                        | <b>\$</b> 2,400   | 735 ILCS 5/12-1001(c) - \$2,400.00   |
| Line from Schedule A/B: | 03  |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| Brief<br>description:   | Furniture, linens, small appliances, table & chairs, bedroom set    | \$1,000                              | <b></b> \$  | 735 ILCS 5/12-1001(b) - \$1,000.00   |
| Line from Schedule A/B: | 06  |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| Brief description:      | Flat screen TV, computer, printer, music collection, cell phone     | \$_ 500                              | \$  | 735 ILCS 5/12-1001(b) - \$500.00     |
| Line from Schedule A/B: | 07  |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| Brief description:      | Everyday clothes, shoes, accessories                                | \$_ 150                              | <b></b>   | 735 ILCS 5/12-1001(a),(e) - \$150.00 |
| Line from Schedule A/B: | 11  |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
|                         |   |                                      |   |                                      |
| Official Form 106C      | Record # 751060   | Schodulo C: T                        | he Property You Claim as Exempt                                 | Page 1 of 2                          |

Document Page 17 of 66 Page Number (if known) Debtor 1 Patrick Last Name First Name Middle Name

| Part 2: Addit           | ional Page   |                                      |   |                                      |
|-------------------------|--|--------------------------------------|---|--------------------------------------|
|                         | on of the property and line on<br>that lists this property | Current value of the portion you own | Amount of the exemption you claim                               | Specific laws that allow exemption   |
|                         |  | Copy the value from<br>Schedule A/B  | Check only one box for each exemption                           |                                      |
| Brief description:      | Watch  | \$ <u>125</u>                        | \$  | 735 ILCS 5/12-1001(a),(e) - \$125.00 |
| Line from Schedule A/B: | 12   |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| Brief description:      | books, CDs, DVDs & Family Photos                           | \$ <u>75</u>                         | <b></b> \$  | 735 ILCS 5/12-1001(a) - \$75.00      |
| Line from Schedule A/B: | 14   |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| Brief description:      | Savings Account, Chase                                     | \$_2                                 | <b></b> \$  | 735 ILCS 5/12-1001(b) - \$2.00       |
| Line from Schedule A/B: | <u>17</u>  |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| Brief description:      | Checking Account, Chase                                    | \$_1,500                             | <b></b> \$  | 735 ILCS 5/12-1001(b) - \$1,500.00   |
| Line from Schedule A/B: | <u>17</u>  |                                      | 100% of fair market value, up to any applicable statutory limit |                                      |
| □ No<br>□ Yes.          |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
|                         |  |                                      |   |                                      |
| Official Form 1060      | C Record # 751060  | Schedule C: T                        | he Property You Claim as Exempt                                 | Page 2 of 2                          |

| Fill in this                            | information to identi  |   | Filed 00/27/17                  | Entered 09/2<br>8 of 66    | //1/ 10.14.45        | Desc Main  |                                   |
|---|--|---|---------------------------------|----------------------------|----------------------|--|-----------------------------------|
| Debtor 1                                | Patrick  | S   | Thomas                          |                            |                      |  |                                   |
|   | First Name   | Middle Name   | Last Name                       |                            |                      |  |                                   |
| Debtor 2                                |  |   |                                 |                            |                      |  |                                   |
| (Spouse, if filing)                     | First Name   | Middle Name   | Last Name                       |                            |                      |  |                                   |
| United State                            | es Bankruptcy Court for t  | the : <u>NORTHERN</u> District of   | _ILLINOIS                       |                            |                      |  |                                   |
| Casa Numb                               | or.  |   | (State)                         |                            |                      | Check if thi   | s is an                           |
| Case Numb<br>(If known)                 | еі   |   |                                 |                            |                      | amended fi   | lina                              |
| additional pag                          | jes, write your name   | led, copy the Additional Pag<br>and case number (if known                 |                                 | ,                          |                      | ,  |                                   |
| No. 0                                   |  | secured by your property?  both this form to the court with attion below. | th your other schedules. Yo     | u have nothing else to i   | eport on this form.  |  |                                   |
| No. 0                                   | Check this box and su  | ation below.  | th your other schedules. Yo     | u have nothing else to i   | report on this form. |  |                                   |
| No. ( Yes. I                            | Check this box and su  | ibmit this form to the court wit<br>ation below.                          |                                 |                            | Column A             | Column A   | Column C                          |
| Yes. I  Part 1:  2. List all s for each | Check this box and su<br>Fill in all of the information.<br>List All Secured Claimecured claims. If a co-<br>claim. If more than o | ation below.  | cured claim, list the creditors | r separately<br>in Part 2. |                      | Column A  Value of collateral that supports this claim | Column C Unsecured portion If any |

|                                       |   | Caso 17 28020   | Doc 1   | Filed 00/27/17  | <del>Entore</del> d 09/2                      | 7/17 16:14:45   | Desc Mair        | า              |
|---------------------------------------|---|---|---|---|---|---|------------------|----------------|
| Fill in                               | this in                                     | formation to identify your ca   | se:   |   | 9 of 66                                       | .,  | 2000 1110        | •              |
|                                       |   | Datriok   | c   | Thomas  |   |   |                  |                |
| Debto                                 | or 1  | Patrick   | S   | Thomas  |   |   |                  |                |
|                                       |   | First Name  | Middle Name   | Last Name   |   |   |                  |                |
| Debto                                 |   |   |   |   |   |   |                  |                |
| (Spouse                               | e, if filing)                               | First Name  | Middle Name   | Last Name   |   |   |                  |                |
| Unite                                 | d States                                    | Bankruptcy Court for the : <u>NOF</u>   | RTHERN_ Distr   | ict of _ <u>ILLINOIS</u>  |   |   |                  |                |
| 0                                     |   |   |   | (State)   |   |   | Check            | if this is an  |
| (If kno                               | Number                                      | <del></del>   |   |   |   |   | _                | ed filing      |
| - cc: ·                               | –   | 4005/5  |   |   |   |   | amona            | od illing      |
| <u> </u>                              | ial Fo                                      | orm 106E/F  |   |   |   |   |                  |                |
| iche                                  | dule  | F/F: Creditors Wh   | n Have  | Unsecured Claims  |   |   |                  | 12/15          |
| / <i>B: Pro</i><br>reditors<br>eeded, | perty (C<br>s with p<br>copy th<br>ny addit | Official Form 106A/B) and on<br>artially secured claims that a<br>se Part you need, fill it out, no<br>ional pages, write your name | Schedule G:<br>are listed in So<br>umber the ent<br>and case nu | ed leases that could result in a of<br>Executory Contracts and Unexpondedule D: Creditors Who Have<br>ries in the boxes on the left. Attember (if known). | oired Leases (Official<br>Claims Secured by F | Form 106G). Do not incl<br>Property. If more space is | ude any          |                |
| Part '                                | 1# L  | ist All of Your PRIORITY Unse   | cured Claims  |   |   |   |                  |                |
| 1. <b>Do</b> a                        | any cred                                    | ditors have priority unsecure   | d claims agai   | nst you?  |   |   |                  |                |
| П                                     | No. Go                                      | to Part 2.  |   |   |   |   |                  |                |
|                                       | Yes.  |   |   |   |   |   |                  |                |
|                                       |   | our priority upocaured claim  | a If a proditor   | has more than one priority upone  | oured alaim list the are                      | aditor congratoly for each                            | oloim For        |                |
|                                       | _   |   |   | has more than one priority unsec<br>aim has both priority and nonprior  |   | · · · · ·   |                  |                |
|                                       |   |   |   | ns in alphabetical order according  | •   |   |                  |                |
| uns                                   | ecured o                                    | claims, fill out the Continuation   | n Page of Part  | 1. If more than one creditor holds  | s a particular claim, lis                     | at the other creditors in Pa                          | rt 3.            |                |
| (For                                  | r an exp                                    | lanation of each type of claim  | , see the instru  | uctions for this form in the instruct   | tion booklet.)                                |   |                  |                |
|                                       |   |   |   |   |   | Total claim   | Priority         | Nonpriority    |
| _                                     | Illinois F                                  | Department of Revenue   |   |   | 8893  | e 702.00  | amount           | amount         |
| 2.1                                   | Creditor's N                                |   | L   | .ast 4 digits of account number   |   | \$ <u>792.00</u>                                      | <u>\$ 792.00</u> | <u>\$ 0.00</u> |
|                                       | PO Box                                      |   | v   | Vhen was the debt incurred?   | 2016  |   |                  |                |
| _                                     | Number                                      | Street  |   |   |   |   |                  |                |
|                                       |   |   | Δ   | As of the date you file, the claim is:  | · Check all that annly                        |   |                  |                |
| -                                     |   |   |   | Contingent  | . Oncor all that apply.                       |   |                  |                |
| (                                     | Chicago                                     | IL 606  | 64-0338 F   | Unliquidated  |   |   |                  |                |
|                                       | City  | State Zip   | Code  | Disputed  |   |   |                  |                |
| vvr                                   |   | the debt? Check one.  | L   |   |   |   |                  |                |
|                                       | Debtor 1                                    | •   | _   |   |   |   |                  |                |
| 늗                                     | Debtor 2                                    | •   | Ī   | Type of PRIORITY unsecured claim  Domestic support obligations  | 1:  |   |                  |                |
| F                                     | ;   | 1 and Debtor 2 only   |   | Taxes and certain other debts you   | owe the government                            |   |                  |                |
| 늗                                     | :   | one of the debtors and another  |   | Taxes and certain other debts you   | owe the government                            |   |                  |                |
| L                                     |   | if this claim relates to a<br>inity debt  | Г   | Claims for death or personal injury   | while you were                                |   |                  |                |
| ls t                                  |   | n subject to offest?  | L   | intoxicated   | wille you well                                |   |                  |                |
|                                       | No  | -   | Г   | Other. Specify  |   |   |                  |                |
|                                       | 1,,   |   | L   | <b>_</b>  |   |   |                  |                |

Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Case 17-28939

Page 20 of 66 Case Number (if known) Document Patrick Debtor 1

Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 0.00 IRS Priority Debt 8893 \$ 1,473.00 **\$** 1,473.00 2.2 Last 4 digits of account number \_ Creditor's Name 2016 PO Box 7346 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify \_ Yes IRS Priority Debt 8893 \$ 2,100.00 \$ 2,100.00 \$ 0.00 2.3 Last 4 digits of account number \_ Creditor's Name 2015 PO Box 7346 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes IRS Priority Debt \$ 3,202.00 \$ 3,202.00 \$ 0.00 2.4 Last 4 digits of account number Creditor's Name 2011 PO Box 7346 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Philadelphia 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

community debt Is the claim subject to offest?

At least one of the debtors and another

Check if this claim relates to a

\_\_\_\_ Domestic support obligations

intoxicated

Other. Specify \_

Taxes and certain other debts you owe the government

Claims for death or personal injury while you were

No

| Debtor 1   | Patrick S   | Page 21 of 66 Case Number (if known)   |                                    |
|------------|---|--|------------------------------------|
|            | First Name Middle Nar   |  |                                    |
| Part       | 1 Your PRIORITY Unsecured Claim   | ns - Continuation Page   |                                    |
| After lis  | eting any entries on this page, numbe   | er them beginning with 2.3, followed by 2.4, and so forth.  Total claim  | Priority Nonpriority amount amount |
| 2.5        | Monauzre Baugh  | Last 4 digits of account number  | 2,053.00 \$ 0.00                   |
|            | Creditor's Name           15652 Cornell Ave           Number         Street   | When was the debt incurred? 2016   |                                    |
| w          | Dolton IL 604 City State Zip City Ones the debt? Check one.   | Unliquidated   |                                    |
|            | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  | Type of PRIORITY unsecured claim:  Domestic support obligations  Taxes and certain other debts you owe the government  |                                    |
|            | Check if this claim relates to a community debt the claim subject to offest?  No Yes  | Claims for death or personal injury while you were intoxicated  Other. Specify Child Support   |                                    |
| Part       | List All of Your NONPRIORITY U  | Unsecured Claims   |                                    |
| _          | any creditors have nonpriority unsections. You have nothing to report in this Yes.  | cured claims against you? s part. Submit this form to the court with your other schedules.   |                                    |
| nor<br>inc | npriority unsecured claim, list the credit  | aims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one tor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims all tor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unseart 2. |                                    |
| 4.1        | American Infosource Creditor's Name PO Poy 260002   | Last 4 digits of account number  | <b>Total claim</b><br>\$ 595.00    |
|            | PO Box 269093  Number Street  | THISH Was the dept incurred:   |                                    |
| w          | Oklahoma City OK 7312 City State Zip C Tho owes the debt? Check one.  | Unliquidated   |                                    |
|            | Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest? | Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  |                                    |
|            | No<br>Yes   | Other. Specify   |                                    |

Page 22 of 66 Case Number (if known) Document Debtor 1 Patrick

| After l | isting any entries on this page, number them b  | peginning with 4.4, followed by 4.5, and so forth.   | Total Claim        |
|---------|---|--|--------------------|
| 4.2     | Capital One                                     | Last 4 digits of account number  | \$ <u>760.00</u>   |
|         | Creditor's Name                                 |  |                    |
|         | PO Box 6492                                     | When was the debt incurred? 2015   |                    |
|         | Number Street                                   |  |                    |
|         |   | As of the date you file, the claim is: Check all that apply.   |                    |
|         |   |  |                    |
|         | Carol Stream IL 60197                           | Contingent   |                    |
|         | City State Zip Code                             | Unliquidated   |                    |
| ١ ١     | Who owes the debt? Check one.                   | Disputed   |                    |
|         | Debtor 1 only                                   |  |                    |
| l i     | Debtor 2 only                                   | Type of NONPRIORITY unsecured claim:   |                    |
| l i     | Debtor 1 and Debtor 2 only                      | Student loans  |                    |
| l i     | At least one of the debtors and another         | Obligations arising out of a separation agreement or divorce   |                    |
|         |   | that you did not report as priority claims   |                    |
| 1       | Check if this claim relates to a community debt |  |                    |
| ١.,     | is the claim subject to offest?                 | Debts to pension or profit-sharing plans, and other similar debts  |                    |
| l i     | No  | Cradit Cord or Cradit Llag   |                    |
|         |   | Other. Specify Credit Card or Credit Use   |                    |
| 40      | Yes City of Chicago Bureau Parking              | Look 4 digits of account number  | <b>\$</b> 5,500.00 |
| 4.3     | Creditor's Name                                 | Last 4 digits of account number  | <u> </u>           |
|         | 121 N. LaSalle St                               | When was the debt incurred? 2017   |                    |
|         | Number Street                                   |  |                    |
|         |   |  |                    |
|         | Room 107  | As of the date you file, the claim is: Check all that apply.   |                    |
|         |   | Contingent   |                    |
|         | Chicago IL 60602                                | Unliquidated   |                    |
| ١,      | City State Zip Code                             | Disputed   |                    |
| `       | Who owes the debt? Check one.                   |  |                    |
|         | Debtor 1 only                                   |  |                    |
| !       | Debtor 2 only                                   | Type of NONPRIORITY unsecured claim:   |                    |
|         | Debtor 1 and Debtor 2 only                      | Student loans  |                    |
|         | At least one of the debtors and another         | Obligations arising out of a separation agreement or divorce   |                    |
|         | Check if this claim relates to a                | that you did not report as priority claims   |                    |
| l '     | community debt                                  | Debts to pension or profit-sharing plans, and other similar debts  |                    |
| !       | s the claim subject to offest?                  | <del>_</del>   |                    |
|         | No  | Other. Specify Debt Owed   |                    |
|         | Yes   |  |                    |
| 4.4     | City of Hickory Hills                           | Last 4 digits of account number  | <u>\$ 100.00</u>   |
|         | Creditor's Name                                 |  |                    |
|         | 8652 W. 95th St.                                | When was the debt incurred? $\underline{2017}$   |                    |
|         | Number Street                                   |  |                    |
|         |   | As of the date you file the plain is. Check all that apply   |                    |
|         |   | As of the date you file, the claim is: Check all that apply.   |                    |
|         | Hickory Hills IL 60457                          | Contingent   |                    |
|         | City State Zip Code                             | Unliquidated   |                    |
| ١ ١     | Who owes the debt? Check one.                   | Disputed   |                    |
|         | Debtor 1 only                                   |  |                    |
| i       | Debtor 2 only                                   | Type of NONPRIORITY unsecured claim:   |                    |
| l i     | Debtor 1 and Debtor 2 only                      | Student loans  |                    |
|         | <b>=</b>  | Obligations arising out of a separation agreement or divorce   |                    |
|         | At least one of the debtors and another         | <del></del>  |                    |
|         | Check if this claim relates to a                | that you did not report as priority claims   |                    |
|         | community debt                                  | Debts to pension or profit-sharing plans, and other similar debts  |                    |
| l i     | Is the claim subject to offest?                 | The state of the s |                    |
|         | No □  | Other. Specify Fines   |                    |

Page 23 of 66 Case Number (if known) Document Debtor 1 Patrick

| sting any entries on this page, number them b    | Total Claim   |                  |
|--|---|------------------|
| Debt Recovery Solutions, LLC                     | Last 4 digits of account number                                   | \$ <u>505.00</u> |
| Creditor's Name                                  | 2045  |                  |
| 900 Merchants Concourse, #106                    | When was the debt incurred? 2015                                  |                  |
| Number Street                                    |   |                  |
|  | As of the date you file, the claim is: Check all that apply.      |                  |
|  | Contingent  |                  |
| Westbury NY 11590-5114                           | Unliquidated  |                  |
| City State Zip Code                              | Disputed  |                  |
| Vho owes the debt? Check one.                    |   |                  |
| Debtor 1 only                                    | Turn (NONDRIODITY and a deliver                                   |                  |
| Debtor 2 only                                    | Type of NONPRIORITY unsecured claim: Student loans                |                  |
| Debtor 1 and Debtor 2 only                       | _ <del></del>   |                  |
| At least one of the debtors and another          | Obligations arising out of a separation agreement or divorce      |                  |
| Check if this claim relates to a community debt  | that you did not report as priority claims                        |                  |
| s the claim subject to offest?                   | Debts to pension or profit-sharing plans, and other similar debts |                  |
| No   | Other. Specify Credit Card or Credit Use                          |                  |
| Yes  | Other: Specify Orean Card of Orean Osc                            |                  |
| Fifth Third Bank                                 | Last 4 digits of account number                                   | <b>\$</b> 1.00   |
| Creditor's Name                                  |   |                  |
| PO Box 630784                                    | When was the debt incurred? 2016                                  |                  |
| Number Street                                    |   |                  |
|  | As of the date you file, the claim is: Check all that apply.      |                  |
|  | Contingent  |                  |
| Cincinnati OH 45263                              | Unliquidated  |                  |
| City State Zip Code                              | Disputed  |                  |
| Vho owes the debt? Check one.                    |   |                  |
| Debtor 1 only                                    |   |                  |
| Debtor 2 only                                    | Type of NONPRIORITY unsecured claim:                              |                  |
| Debtor 1 and Debtor 2 only                       | ☐ Student loans   |                  |
| At least one of the debtors and another          | Obligations arising out of a separation agreement or divorce      |                  |
| Check if this claim relates to a                 | that you did not report as priority claims                        |                  |
| community debt<br>s the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts |                  |
| No   | Cradit Card or Cradit Llag  |                  |
| Yes  | Other. Specify Credit Card or Credit Use                          |                  |
| Midland Funding, LLC                             | Last 4 digits of account number                                   | \$ 587.00        |
| Creditor's Name                                  |   | -                |
| 8875 Aero Drive, # 200                           | When was the debt incurred? 2016                                  |                  |
| Number Street                                    |   |                  |
|  | As of the date you file, the claim is: Check all that apply.      |                  |
|  | Contingent  |                  |
| San Diego CA 92123                               | Unliquidated  |                  |
| City State Zip Code                              |   |                  |
| Who owes the debt? Check one.                    | Disputed  |                  |
| Debtor 1 only                                    |   |                  |
| Debtor 2 only                                    | Type of NONPRIORITY unsecured claim:                              |                  |
| Debtor 1 and Debtor 2 only                       | Student loans   |                  |
| At least one of the debtors and another          | Obligations arising out of a separation agreement or divorce      |                  |
| Check if this claim relates to a                 | that you did not report as priority claims                        |                  |
| community debt                                   | Debts to pension or profit-sharing plans, and other similar debts |                  |
| s the claim subject to offest?                   | _   |                  |
| No   | Other. Specify Credit Card or Credit Use                          |                  |

Debtor 1 Patrick S Document Page 24 of 66 Case Number (if known)

| After li | sting any entries on this page, number them be | eginning with 4.4, followed by 4.5, and so forth.                 | Total Claim        |
|----------|--|---|--------------------|
| 4.8      | National Account Services                      | Last 4 digits of account number                                   | <u>\$ 921.00</u>   |
|          | Creditor's Name                                | 2040  |                    |
|          | 1246 University Ave                            | When was the debt incurred? 2016                                  |                    |
|          | Number Street                                  |   |                    |
|          | #421   | As of the date you file, the claim is: Check all that apply.      |                    |
|          |  | Contingent  |                    |
|          | Saint Paul MN 55104                            | Unliquidated  |                    |
| ١.       | City State Zip Code                            | Disputed  |                    |
| '        | Who owes the debt? Check one.                  |   |                    |
|          | Debtor 1 only                                  |   |                    |
|          | Debtor 2 only                                  | Type of NONPRIORITY unsecured claim:  ☐                           |                    |
|          | Debtor 1 and Debtor 2 only                     | Student loans   |                    |
|          | At least one of the debtors and another        | Obligations arising out of a separation agreement or divorce      |                    |
| [        | Check if this claim relates to a               | that you did not report as priority claims                        |                    |
| ١.       | community debt                                 | Debts to pension or profit-sharing plans, and other similar debts |                    |
| i        | s the claim subject to offest?                 | Out of the Condit Condit Lloo                                     |                    |
|          | Yes  | Other. Specify Credit Card or Credit Use                          |                    |
| 4.9      | Navient Education LOAN CORP                    | Last 4 digits of account number0007                               | <b>\$</b> 473.00   |
| 7.5      | Creditor's Name                                |   | · <del></del>      |
|          | 111 Washington Ave S Ste                       | When was the debt incurred? 2011-2014                             |                    |
|          | Number Street                                  |   |                    |
|          |  | As of the date you file, the claim is: Check all that apply.      |                    |
|          |  | Contingent  |                    |
|          | Minneapolis MN 55401                           | Unliquidated  |                    |
|          | City State Zip Code                            | Disputed  |                    |
| '        | Who owes the debt? Check one.                  | Disputed  |                    |
|          | Debtor 1 only                                  |   |                    |
|          | Debtor 2 only                                  | Type of NONPRIORITY unsecured claim:                              |                    |
|          | Debtor 1 and Debtor 2 only                     | Student loans   |                    |
| [        | At least one of the debtors and another        | Obligations arising out of a separation agreement or divorce      |                    |
|          | Check if this claim relates to a               | that you did not report as priority claims                        |                    |
|          | community debt                                 | Debts to pension or profit-sharing plans, and other similar debts |                    |
| l        | s the claim subject to offest?                 |   |                    |
|          | No   | Other. Specify  |                    |
| 4.40     | Yes Navient Education LOAN CORP                | Last 4 digits of account number0010                               | <b>\$</b> 1,173.00 |
| 4.10     | Creditor's Name                                | Last 4 digits of account number                                   | Ψ <u>.,,σ.σ</u>    |
|          | 111 Washington Ave S Ste                       | When was the debt incurred? 2011-2014                             |                    |
|          | Number Street                                  |   |                    |
|          |  | As of the date you file, the claim is: Check all that apply.      |                    |
|          |  |   |                    |
|          | Minneapolis MN 55401                           | Contingent  |                    |
|          | City State Zip Code                            | Unliquidated  |                    |
| <u> </u> | Who owes the debt? Check one.                  | Disputed  |                    |
|          | Debtor 1 only                                  |   |                    |
| [        | Debtor 2 only                                  | Type of NONPRIORITY unsecured claim:                              |                    |
| [        | Debtor 1 and Debtor 2 only                     | Student loans   |                    |
| [        | At least one of the debtors and another        | Obligations arising out of a separation agreement or divorce      |                    |
| [        | Check if this claim relates to a               | that you did not report as priority claims                        |                    |
|          | community debt                                 | Debts to pension or profit-sharing plans, and other similar debts |                    |
|          | s the claim subject to offest?                 | _   |                    |
|          | No   | Other. Specify  |                    |
|          | Yes  |   |                    |

Page 25 of 66 Case Number (if known) Document Debtor 1 Patrick

| After I | isting any entries on this page, number them be    | eginning with 4.4, followed by 4.5, and so forth.                 | Total Claim        |
|---------|--|---|--------------------|
| 4.11    | Navient Education LOAN CORP                        | Last 4 digits of account number 0006                              | \$ <u>2,535.00</u> |
|         | Creditor's Name                                    | 2014 2014   |                    |
|         | 111 Washington Ave S Ste                           | When was the debt incurred? 2011-2014                             |                    |
|         | Number Street                                      |   |                    |
|         |  | As of the date you file, the claim is: Check all that apply.      |                    |
|         | Manager Parks                                      | Contingent  |                    |
|         | Minneapolis MN 55401                               | Unliquidated  |                    |
| ,       | City State Zip Code  Who owes the debt? Check one. | Disputed  |                    |
|         | Debtor 1 only                                      | _   |                    |
|         | Debtor 2 only                                      | Type of NONPRIORITY unsecured claim:                              |                    |
|         | Debtor 1 and Debtor 2 only                         | Student loans   |                    |
|         | At least one of the debtors and another            | Obligations arising out of a separation agreement or divorce      |                    |
|         | Check if this claim relates to a                   | that you did not report as priority claims                        |                    |
| '       | community debt                                     | Debts to pension or profit-sharing plans, and other similar debts |                    |
| !       | s the claim subject to offest?                     | <del>_</del>  |                    |
|         | No   | Other. Specify  |                    |
|         | Yes LOAN CORP                                      |   | 0.500.00           |
| 4.12    | Navient Education LOAN CORP                        | Last 4 digits of account number 0005                              | \$ <u>2,539.00</u> |
|         | Creditor's Name 111 Washington Ave S Ste           | When was the debt incurred? 2011-2014                             |                    |
|         | Number Street                                      |   |                    |
|         | Number Succe                                       |   |                    |
|         |  | As of the date you file, the claim is: Check all that apply.      |                    |
|         | Minneapolis MN 55401                               | Contingent  |                    |
|         | City State Zip Code                                | Unliquidated  |                    |
| '       | Who owes the debt? Check one.                      | Disputed  |                    |
|         | Debtor 1 only                                      |   |                    |
|         | Debtor 2 only                                      | Type of NONPRIORITY unsecured claim:                              |                    |
|         | Debtor 1 and Debtor 2 only                         | Student loans   |                    |
|         | At least one of the debtors and another            | Obligations arising out of a separation agreement or divorce      |                    |
|         | Check if this claim relates to a                   | that you did not report as priority claims                        |                    |
|         | community debt                                     | Debts to pension or profit-sharing plans, and other similar debts |                    |
|         | s the claim subject to offest?                     | _   |                    |
|         | No No  | Other. Specify  |                    |
| 4.42    | Yes Navient Education LOAN CORP                    | Last 4 digits of account number0001                               | <b>\$</b> 4,952.00 |
| 4.13    | Creditor's Name                                    | Last 7 digits of account miniber                                  | Ψ_1,002.00         |
|         | 111 Washington Ave S Ste                           | When was the debt incurred? 2012-2012                             |                    |
|         | Number Street                                      |   |                    |
|         |  | As of the date you file, the claim is: Check all that apply.      |                    |
|         |  | Contingent  |                    |
|         | Minneapolis MN 55401                               | Unliquidated  |                    |
|         | City State Zip Code                                |   |                    |
| '       | Who owes the debt? Check one.                      | Disputed  |                    |
|         | Debtor 1 only                                      |   |                    |
|         | Debtor 2 only                                      | Type of NONPRIORITY unsecured claim:                              |                    |
|         | Debtor 1 and Debtor 2 only                         | Student loans   |                    |
|         | At least one of the debtors and another            | Obligations arising out of a separation agreement or divorce      |                    |
|         | Check if this claim relates to a                   | that you did not report as priority claims                        |                    |
| Ι.      | community debt s the claim subject to offest?      | Debts to pension or profit-sharing plans, and other similar debts |                    |
| i       | No   | Поны ста  |                    |
|         | Yes  | Other. Specify  |                    |
|         |  |   |                    |

Debtor 1 Patrick S Page 26 of 66 Case Number (if known)

| After listing any entries on this page, number them | beginning with 4.4, followed by 4.5, and so forth.                | Total Claim             |
|---|---|-------------------------|
| 4.14 Navient Education LOAN CORP                    | Last 4 digits of account number0003                               | \$ <u>6,603.00</u>      |
| Creditor's Name                                     |   |                         |
| 111 Washington Ave S Ste                            | When was the debt incurred? 2012-2012                             |                         |
| Number Street                                       |   |                         |
|   | As of the date you file, the claim is: Check all that apply.      |                         |
|   | Contingent  |                         |
| Minneapolis MN 55401                                | Unliquidated  |                         |
| City State Zip Code                                 | Disputed  |                         |
| Who owes the debt? Check one.                       |   |                         |
| Debtor 1 only                                       |   |                         |
| Debtor 2 only                                       | Type of NONPRIORITY unsecured claim:                              |                         |
| Debtor 1 and Debtor 2 only                          | Student loans   |                         |
| At least one of the debtors and another             | Obligations arising out of a separation agreement or divorce      |                         |
| Check if this claim relates to a                    | that you did not report as priority claims                        |                         |
| community debt Is the claim subject to offest?      | Debts to pension or profit-sharing plans, and other similar debts |                         |
| No  | Поиот   |                         |
| Yes   | Other. Specify  |                         |
| 4.15 Navient Education LOAN CORP                    | Last 4 digits of account number0004                               | <b>\$</b> 7,845.00      |
| Creditor's Name                                     |   | · <del></del>           |
| 111 Washington Ave S Ste                            | When was the debt incurred? 2011-2014                             |                         |
| Number Street                                       |   |                         |
|   | As of the date you file, the claim is: Check all that apply.      |                         |
|   | Contingent  |                         |
| Minneapolis MN 55401                                | Unliquidated  |                         |
| City State Zip Code                                 |   |                         |
| Who owes the debt? Check one.                       | Disputed  |                         |
| Debtor 1 only                                       |   |                         |
| Debtor 2 only                                       | Type of NONPRIORITY unsecured claim:                              |                         |
| Debtor 1 and Debtor 2 only                          | Student loans   |                         |
| At least one of the debtors and another             | Obligations arising out of a separation agreement or divorce      |                         |
| Check if this claim relates to a                    | that you did not report as priority claims                        |                         |
| community debt                                      | Debts to pension or profit-sharing plans, and other similar debts |                         |
| Is the claim subject to offest?                     | _   |                         |
| No 🗔  | Other. Specify  |                         |
| Yes  A 16 Navient Education LOAN CORP               | Last 4 digits of account number 0002                              | <b>\$</b> 9,148.00      |
| 4.10  | Last 4 digits of account number0002                               | \$ <del>9</del> ,140.00 |
| Creditor's Name 111 Washington Ave S Ste            | When was the debt incurred? 2012-2012                             |                         |
| Number Street                                       |   |                         |
| Number Street                                       |   |                         |
|   | As of the date you file, the claim is: Check all that apply.      |                         |
| Minneapolis MN 55401                                | Contingent  |                         |
| City State Zip Code                                 | Unliquidated  |                         |
| Who owes the debt? Check one.                       | Disputed  |                         |
| Debtor 1 only                                       |   |                         |
| Debtor 2 only                                       | Type of NONPRIORITY unsecured claim:                              |                         |
| Debtor 1 and Debtor 2 only                          | Student loans   |                         |
| At least one of the debtors and another             | Obligations arising out of a separation agreement or divorce      |                         |
| Check if this claim relates to a                    | that you did not report as priority claims                        |                         |
| community debt                                      | Debts to pension or profit-sharing plans, and other similar debts |                         |
| Is the claim subject to offest?                     |   |                         |
| No  | Other. Specify  |                         |
| Yes   |   |                         |

Debtor 1 Patrick S Page 27 of 66 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Navient Solutions INC \$ 0.00 Last 4 digits of account number \_ Creditor's Name 2007-2011 11100 Usa Pkwy When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Navient Solutions INC 0416 \$ 0.00 4.18 Last 4 digits of account number Creditor's Name 2008-2011 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes Navient Solutions INC 0416 \$ 0.00 4.19 Last 4 digits of account number Creditor's Name 2008-2011 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fishers 46037 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Debtor 1 Patrick S Page 28 of 66 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Navient Solutions INC \$ 0.00 Last 4 digits of account number \_ Creditor's Name 2008-2011 11100 Usa Pkwy When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Navient Solutions INC \$ 0.00 4.21 Last 4 digits of account number Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes Navient Solutions INC 0528 \$ 0.00 Last 4 digits of account number 4.22 Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fishers 46037 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Page 29 of 66 Case Number (if known) Document Debtor 1 Patrick

| After lis                             | sting any entries on this page, number them be     | eginning with 4.4, followed by 4.5, and so forth.                   | Total Claim      |
|---------------------------------------|--|---|------------------|
| 4.23                                  | NCO Financial System                               | Last 4 digits of account number                                     | \$ <u>346.00</u> |
| 0                                     | Creditor's Name                                    | <del></del>   |                  |
|                                       | PO Box 15630                                       | When was the debt incurred? 2015                                    |                  |
|                                       | Number Street                                      |   |                  |
|                                       |  | As of the date you file, the claim is: Check all that apply.        |                  |
|                                       |  |   |                  |
|                                       | Wilmington DE 19850                                | Contingent  |                  |
|                                       | City State Zip Code                                | Unliquidated  |                  |
| v                                     | Who owes the debt? Check one.                      | Disputed  |                  |
|                                       | Debtor 1 only                                      |   |                  |
| ΙĒ                                    | Debtor 2 only                                      | Type of NONPRIORITY unsecured claim:                                |                  |
| l ř                                   | Debtor 1 and Debtor 2 only                         | Student loans   |                  |
| F                                     | At least one of the debtors and another            | Obligations arising out of a separation agreement or divorce        |                  |
| }                                     |  | that you did not report as priority claims                          |                  |
| 4                                     | Check if this claim relates to a community debt    | Debts to pension or profit-sharing plans, and other similar debts   |                  |
| ls                                    | s the claim subject to offest?                     | Debts to pension of profit-straining plans, and other similar debts |                  |
| ì                                     | No   | Other. Specify Credit Extended to Debtor(s)                         |                  |
| l ē                                   | Yes  | Other. Specify Credit Extended to Debtor(s)                         |                  |
| 4.24                                  | Portfolio Recovery Assoc.                          | Last 4 digits of account number                                     | <b>\$</b> 5.00   |
| 4.24                                  | Creditor's Name                                    | Lust 4 digits of decount number                                     | ·                |
|                                       | 120 Corporate Blvd., Ste. 100                      | When was the debt incurred? 2016                                    |                  |
|                                       | Number Street                                      |   |                  |
|                                       | Trained: Cross                                     |   |                  |
|                                       |  | As of the date you file, the claim is: Check all that apply.        |                  |
|                                       | Norfolk VA 23502                                   | Contingent  |                  |
|                                       | Norfolk VA 23502                                   | Unliquidated  |                  |
| v                                     | City State Zip Code  Who owes the debt? Check one. | Disputed  |                  |
|                                       | Debtor 1 only                                      |   |                  |
| 1 7                                   | <b>=</b>   | Turns of NONDRIODITY unconsumed alarms                              |                  |
|                                       | Debtor 2 only                                      | Type of NONPRIORITY unsecured claim:                                |                  |
|                                       | Debtor 1 and Debtor 2 only                         | ☐ Student loans   |                  |
| 5                                     | At least one of the debtors and another            | Obligations arising out of a separation agreement or divorce        |                  |
| [                                     | Check if this claim relates to a                   | that you did not report as priority claims                          |                  |
| ١                                     | community debt                                     | Debts to pension or profit-sharing plans, and other similar debts   |                  |
| IS                                    | s the claim subject to offest?                     | _   |                  |
|                                       | No   | Other. Specify Credit Card or Credit Use                            |                  |
| $\vdash$                              | Yes<br>Secretary of State                          |   | • 0.00           |
| 4.25                                  |  | Last 4 digits of account number                                     | \$ <u>0.00</u>   |
|                                       | Creditor's Name                                    | When was the debt incurred? 2017                                    |                  |
|                                       | 2701 S. Dirksen Pkwy.                              | When was the dept incurred:   |                  |
|                                       | Number Street                                      |   |                  |
|                                       |  | As of the date you file, the claim is: Check all that apply.        |                  |
|                                       |  | Contingent  |                  |
|                                       | Springfield IL 62723                               | Unliquidated  |                  |
| ١.,                                   | City State Zip Code  Who owes the debt? Check one. | Disputed  |                  |
| \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ |  |   |                  |
|                                       | Debtor 1 only                                      |   |                  |
| <u> </u>                              | Debtor 2 only                                      | Type of NONPRIORITY unsecured claim:                                |                  |
| <u> </u>                              | Debtor 1 and Debtor 2 only                         | Student loans   |                  |
| [                                     | At least one of the debtors and another            | Obligations arising out of a separation agreement or divorce        |                  |
| [                                     | Check if this claim relates to a                   | that you did not report as priority claims                          |                  |
|                                       | community debt                                     | Debts to pension or profit-sharing plans, and other similar debts   |                  |
| ls                                    | s the claim subject to offest?                     |   |                  |
|                                       | No   | Other. Specify Notice Only  |                  |
| 1 [                                   | Yes  | <b>_</b> · · · · · · · · · · · · · · · · · · ·                      |                  |

Page 30 of 66 Case Number (if known) Document Debtor 1 Patrick

| After li   | sting any entries on this page, number them be  | ginning with 4.4, followed by 4.5, and so forth.   | Total Claim     |
|--|---|--|-----------------|
| 4.26   | T-Mobile  | Last 4 digits of account number  | \$ <u>1.00</u>  |
| 1.20   | Creditor's Name                                 |  |                 |
|  | PO Box 742596                                   | When was the debt incurred? 2016   |                 |
|  | Number Street                                   |  |                 |
|  |   |  |                 |
|  |   | As of the date you file, the claim is: Check all that apply.   |                 |
|  | 01 1 1 0 0 1 1 0 0 0 0                          | Contingent   |                 |
|  | Cincinnati OH 45274-2596                        | Unliquidated   |                 |
| ١.,  | City State Zip Code                             | Disputed   |                 |
| ľ  | Vho owes the debt? Check one.                   |  |                 |
|  | Debtor 1 only                                   |  |                 |
|  | Debtor 2 only                                   | Type of NONPRIORITY unsecured claim:   |                 |
| [  | Debtor 1 and Debtor 2 only                      | Student loans  |                 |
| [  | At least one of the debtors and another         | Obligations arising out of a separation agreement or divorce   |                 |
| l ř  | Check if this claim relates to a                | that you did not report as priority claims   |                 |
| "  | community debt                                  | Debts to pension or profit-sharing plans, and other similar debts  |                 |
| ls ls  | s the claim subject to offest?                  |  |                 |
|  | No  | Other. Specify Utility Bills/Cellular Service  |                 |
| l f  | Yes   | Other. Specify Differential Convice  |                 |
| 4 27   | University of Chicago Med Ctr                   | Last 4 digits of account number  | <b>\$</b> 10.00 |
| 4.27   | Creditor's Name                                 | Last 4 digits of account number  | <u> </u>        |
|  | 15965 Paysphere Circle                          | When was the debt incurred? 2016   |                 |
|  |   |  |                 |
|  | Number Street                                   |  |                 |
|  |   | As of the date you file, the claim is: Check all that apply.   |                 |
|  |   | Contingent   |                 |
|  | Chicago IL 60674                                | Unliquidated   |                 |
| l  | City State Zip Code                             | Disputed   |                 |
| <u> </u>   | Who owes the debt? Check one.                   | Disputed   |                 |
|  | Debtor 1 only                                   |  |                 |
| [  | Debtor 2 only                                   | Type of NONPRIORITY unsecured claim:   |                 |
| Ιſ   | Debtor 1 and Debtor 2 only                      | Student loans  |                 |
| l ř  | At least one of the debtors and another         | Obligations arising out of a separation agreement or divorce   |                 |
| 1  |   | that you did not report as priority claims   |                 |
| 1  | Check if this claim relates to a community debt |  |                 |
|  | s the claim subject to offest?                  | Debts to pension or profit-sharing plans, and other similar debts  |                 |
| ľ  | No  | Madical/Daylel Occiden   |                 |
|  | ₹   | Other. Specify Medical/Dental Services   |                 |
| <del>                                     </del> | Yes<br>US Cellular                              | Look & Allerton of an arms to a mark and a m | \$_1.00         |
| 4.28   |   | Last 4 digits of account number  | <u>a_1.00</u>   |
|  | Creditor's Name                                 | When was the debt incurred? 2013   |                 |
|  | PO Box 7835                                     | when was the debt incurred?  |                 |
|  | Number Street                                   |  |                 |
|  |   | As of the date you file, the claim is: Check all that apply.   |                 |
|  |   | Contingent   |                 |
|  | Madison WI 53707-7835                           | Unliquidated   |                 |
|  | City State Zip Code                             |  |                 |
| V  | Vho owes the debt? Check one.                   | Disputed   |                 |
|  | Debtor 1 only                                   |  |                 |
| [  | Debtor 2 only                                   | Type of NONPRIORITY unsecured claim:   |                 |
| l ř  | Debtor 1 and Debtor 2 only                      | Student loans  |                 |
|  | At least one of the debtors and another         | Obligations arising out of a separation agreement or divorce   |                 |
|  |   |  |                 |
| [  | Check if this claim relates to a                | that you did not report as priority claims   |                 |
|  | community debt                                  | Debts to pension or profit-sharing plans, and other similar debts  |                 |
|  | s the claim subject to offest?                  | _  |                 |
|  | No  | Other. SpecifyUtility Bills/Cellular Service   |                 |
|  | Yes   |  |                 |

Document

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Page 31 of 66 Case Number (if known)

Patrick Debtor 1

| Part 3: List Others to Be Notified for a Debt That You Already L   | Listed   |   |  |  |
|--|--|---|--|--|
| 5. Use this page only if you have others to be notified about your bank example, if a collection agency is trying to collect from you for a de 2, then list the collection agency here. Similarly, if you have more the additional creditors here. If you do not have additional persons to be | bbt you owe to someone else, list the origina<br>han one creditor for any of the debts that yo | l creditor in Parts 1 or<br>u listed in Parts 1 or 2, list the  |  |  |
| Linebarger Goggan Blair &, Bankruptcy Dept.  | On which entry in Part 1 or Part 2 l   | ist the original creditor?  |  |  |
| Name<br>PO Box 06140   | Line 1 of (Check one):   | Part 1: Creditors with Priority Unsecured Claims  |  |  |
| Number Street  |  | Part 2: Creditors with Nonpriority Unsecured Claims   |  |  |
|  |  |   |  |  |
| Chicago IL 60606   | Last 4 digits of account number _  | 8893  |  |  |
| City State Zip Code  |  |   |  |  |
| Illinois Child Support Enforce, Bankruptcy Dept.   | On which entry in Part 1 or Part 2 l   | ist the original creditor?  |  |  |
| Name<br>509 S. 6th St  | Line 4 of (Check one):   | Part 1: Creditors with Priority Unsecured Claims  |  |  |
| Number Street  |  | Part 2: Creditors with Nonpriority Unsecured Claims   |  |  |
|  |  |   |  |  |
| Springfield IL 62701   | Last 4 digits of account number _  |   |  |  |
| City State Zip Code  |  |   |  |  |
| Midland Funding, LLC, Bankruptcy Dept.   | On which entry in Part 1 or Part 2 li  | ist the original creditor?  |  |  |
| Name<br>8875 Aero Drive, # 200   | Line 1 of (Check one):   | Part 1: Creditors with Priority Unsecured Claims  |  |  |
| Number Street  |  | Part 2: Creditors with Nonpriority Unsecured Claims   |  |  |
|  |  |   |  |  |
| San Diego CA 92123   | Last 4 digits of account number _  |   |  |  |
| City State Zip Code  |  |   |  |  |
| Portfolio Recovery Assoc., Bankruptcy Dept.  Name  | On which entry in Part 1 or Part 2 li  | _   |  |  |
| PO Box 41067   | Line 2 of (Check one):   | Part 1: Creditors with Priority Unsecured Claims  |  |  |
| Number Street  |  | Part 2: Creditors with Nonpriority Unsecured Claims   |  |  |
|  |  |   |  |  |
| Norfolk         VA         23541           City         State         Zip Code   | Last 4 digits of account number _  | <del></del>   |  |  |
| Municipal Collection Serv. Inc, Bankruptcy Dept.   | On which automic Part 4 or Part 0  | int the entiring law dite.  |  |  |
| Name   | On which entry in Part 1 or Part 2 li  | _   |  |  |
| PO Box 327   | Line 4 of (Check one):   | Part 1: Creditors with Priority Unsecured Claims  |  |  |
| Number Street  |  | Part 2: Creditors with Nonpriority Unsecured Claims   |  |  |
| Poles Heights II COACS   |  |   |  |  |
| Palos Heights         IL         60463           City         State         Zip Code   | Last 4 digits of account number _  |   |  |  |
| American Infosource, Bankruptcy Dept.  On which entry in Part 1 or Part 2 list the original creditor?  |  |   |  |  |
| Name   | Line 7 of (Check one):   | Part 1: Creditors with Priority Unsecured Claims  |  |  |
| PO Box 248872    Number   Street   | Lille OI (Check one):  | Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims |  |  |
|  |  | a.c ordanoro mar nonpriority oriocoured ordanio   |  |  |

Oklahoma City

City

OK 73124

State Zip Code

Last 4 digits of account number \_\_\_\_\_

Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Page 32 of 66 Case Number (if known) Document Patrick Debtor 1 Last Name LVNV Funding LLC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 10584 Line 23 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Greenville SC 29603 Last 4 digits of account number \_ City State Zip Code Midland Funding, LLC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 8875 Aero Drive, # 200 Line 26 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number San Diego CA 92123 Last 4 digits of account number \_\_\_\_\_

State Zip Code

Case 17-28939

City

Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Case 17-28939

Patrick Debtor 1

**Pocument** 

Page 33 of 66 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

|                             |  |            | Total claim           |
|-----------------------------|--|------------|-----------------------|
| Total claims from Part 1    | 6a. Domestic support obligations   | 6a.        | \$0.00                |
|                             | 6b. Taxes and Certain other debts you owe the government   | 6b.        | \$                    |
|                             | 6c. Claims for death or personal injury while you were intoxicated   | 6c.        | \$0.00                |
|                             | 6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.  | 6d.        | \$                    |
|                             | 6e. <b>Total.</b> Add lines 6a through 6d.   | 6e.        | \$9,620.00            |
|                             |  |            | Total claim           |
| Total alaims                |  |            |                       |
| Total claims<br>from Part 2 | 6f. Student loans  | 6f.        | \$35,268.00           |
|                             | 6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims   | 6f.<br>6g. | \$35,268.00<br>\$0.00 |
|                             | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority   |            | Ψ                     |
|                             | <ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul> | 6g.        | \$0.00                |

Schedule E/F: Creditors Who Have Unsecured Claims

| Fil                         | l in this in                                      | Caso 17<br>formation to ider  | 7 28020 Doc 1  | Eilad 00/27/17   | Entered 09/27/17 16:14:45<br>4 of 66  | Desc Main                          |
|-----------------------------|---|---|--|--|---|------------------------------------|
| De                          | ebtor 1   | Patrick   | S  | Thomas   |   |                                    |
| De                          | SDIOI I   | First Name  | Middle Name  | Last Name  |   |                                    |
|                             | ebtor 2<br>oouse, if filing)                      | First Name  | Middle Name  | Last Name  |   |                                    |
| Ur                          | nited States                                      | Bankruptcy Court fo   | or the : <u>NORTHERN</u> District  | of <u>ILLINOIS</u>   |   |                                    |
|                             | ase Number  |   |  | (State)  |   | Check if this is an amended filing |
|                             | -   | orm 106G  |  |  |   | amended ming                       |
|                             |   |   | ory Contracts an   | d Unavnirad Las  | CAC   | 12/15                              |
| nformadditi  1. D  2. Li ex | nation. If nonal pages o you hav No. Ch Yes. Fill | nore space is needs, write your name any executory eck this box and a in all of the informely each personnt, vehicle lease, | eded, copy the additional pane and case number (if know contracts or unexpired leas submit this form to the court wation below even if the contor or company with whom you | ge, fill it out, number the ern). es? with your other schedules. Your acts or leases are listed in | h are equally responsible for supplying correct ntries, and attach it to this page. On the top of an ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (for nuction booklet for more examples of executory contracts.) | or                                 |
|                             | ·   |   | hom you have the contract  | or lease   | State what the contract or lease  | e is for                           |
| 2.1                         |   |   |  |  | -   |                                    |
|                             | Name  |   |  |  | _   |                                    |
|                             | Number  | Street  |  |  |   |                                    |
|                             | City  |   | State  | Zip Code   | -   |                                    |
| 2.2                         |   |   |  |  |   |                                    |
|                             | Name  |   |  |  | -   |                                    |
|                             | Number  | Street  |  |  | -   |                                    |
|                             | City  |   | State  | Zip Code   | -   |                                    |
| 2.3                         |   |   |  |  |   |                                    |
|                             | Name  |   |  |  | -   |                                    |
|                             | Number  | Street  |  |  | -   |                                    |
|                             | City  |   | State  | Zip Code   | -   |                                    |
| 2.4                         |   |   |  |  |   |                                    |
|                             | Name  |   |  |  | -   |                                    |
|                             | Number  | Street  |  |  | -   |                                    |
|                             | City  |   | State  | Zip Code   | -   |                                    |
| 2.5                         |   |   |  |  |   |                                    |
|                             | Name  |   |  |  | -   |                                    |
|                             | Number  | Street  |  |  | -   |                                    |

State Zip Code

City

| Fill in this in     | nformation to ident  | tify your case:                     |           |
|---------------------|----------------------|-------------------------------------|-----------|
| Debtor 1            | Patrick              | S                                   | Thomas    |
|                     | First Name           | Middle Name                         | Last Name |
| Debtor 2            | ·                    |                                     |           |
| (Spouse, if filing) | First Name           | Middle Name                         | Last Name |
| United States       | Bankruptcy Court for | the : <u>NORTHERN</u> District of _ |           |
| Case Number         | r                    |                                     | (State)   |
| (If known)          |                      |                                     |           |

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

| uiiy 7 | iny Additional Pages, write your name and case number (if known). Answer every question.   |                                  |  |                |  |  |  |  |
|--------|--|----------------------------------|--|----------------|--|--|--|--|
| 1. [   | Oo you   | have any codebtors? (If y        | ou are filing a joint case, do not list either sp  | ouse as a code | ebtor.)  |  |  |  |
|        | ■ No. □ Yes  |                                  |  |                |  |  |  |  |
|        | 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) |                                  |  |                |  |  |  |  |
|        | No.  | Go to line 3.                    |  |                |  |  |  |  |
|        | Yes  | s. Did your spouse, former       | spouse, or legal equivalent live with you at the   | ne time?       |  |  |  |  |
|        |  | Yes. Inwhich community           | state or territory did you live?   | Fill i         | n the name and current address of that person. |  |  |  |
|        |  | Name of your spouse, former spou | use or legal equivalent  |                |  |  |  |  |
|        |  | Number Street                    |  |                |  |  |  |  |
|        |  | City                             | State  | Zip Code       |  |  |  |  |
|        | Schedu<br>Schedu   | =                                | tor only if that person is a guarantor or cos<br>Schedule E/F (Official Form 106E/F), or Sc<br>ill out Column 2. | _              | -  |  |  |  |
| 3.1    |  |                                  |  |                | Schedule D, line                               |  |  |  |
|        | Name   | 9                                |  |                | Schedule E/F, line                             |  |  |  |
|        | Num  | ber Street                       |  |                | Schedule G, line                               |  |  |  |
|        | City   |                                  | State  | Zip Code       |  |  |  |  |
| 3.2    |  |                                  |  |                | Schedule D, line                               |  |  |  |
|        | Name   | 9                                |  |                | Schedule E/F, line                             |  |  |  |
|        | Num  | ber Street                       |  |                | Schedule G, line                               |  |  |  |
|        | City   |                                  | State  | Zip Code       |  |  |  |  |
| 3.3    |  |                                  |  |                | Schedule D, line                               |  |  |  |
|        | Name   | 9                                |  |                | Schedule E/F, line                             |  |  |  |
|        | Num  | ber Street                       |  |                | Schedule G, line                               |  |  |  |
|        | City   |                                  | State  | Zip Code       |  |  |  |  |

Official Form 106H Record # 751060 Schedule H: Your Codebtors Page 1 of 1

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 36 of 66

| Fill in this in     | nformation to ident  | tify your case:                  |             |
|---------------------|----------------------|----------------------------------|-------------|
| Debtor 1            | Patrick              | S                                | Thomas      |
|                     | First Name           | Middle Name                      | Last Name   |
| Debtor 2            |                      |                                  |             |
| (Spouse, if filing) | First Name           | Middle Name                      | Last Name   |
| United States       | Bankruptcy Court for | the : <u>NORTHERN DISTRICT O</u> | OF ILLINOIS |
| Case Number         | r                    |                                  |             |
| (If known)          |                      |                                  |             |
|                     |                      |                                  |             |
|                     |                      |                                  |             |

Official Form 106I

MM / DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | Describe Employment   |  |                           |              |                                   |
|----|---|--|---------------------------|--------------|-----------------------------------|
| 1. | Fill in your employment information   |  | Debtor 1                  |              | Debtor 2 or non-filing spouse     |
|    | If you have more than one job, attach a separate page with information about additional employers.  | Employment status  | X Employed Not employed   |              | Employed  Not employed            |
|    | Include part-time, seasonal, or self-employed work.   | Occupation   | Collector                 |              |                                   |
|    | Occupation may Include student or homemaker, if it applies.   | Employers name   | LaSalle Staffing          |              |                                   |
|    |   | Employers address  | 200 N. LaSalle Ste        |              | ,                                 |
|    |   | How long employed there?   | Since 5/1/2017            |              |                                   |
| Pa | rt 2: Give Details About Monthl   | y Income   |                           |              |                                   |
|    | Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space | ve more than one employer, comb                                      | ine the information for a |              |                                   |
|    |   |  |                           | For Debtor 1 | For Debtor 2 or non-filing spouse |
| 2. |   | y and commissions (before all pa<br>alculate what the monthly wage w | -                         | \$2,793.22   | \$0.00                            |
| 3. | Estimate and list monthly overti  | Estimate and list monthly overtime pay.                              |                           | \$0.00       | \$0.00                            |
| 4. | Calculate gross income. Add line  | e 2 + line 3.  |                           | \$2,793.22   | \$0.00                            |

 Official Form 106I
 Record # 751060
 Schedule I: Your Income
 Page 1 of 2

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Page 37 of 66

Document S Patrick Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

|              |                      |  |                 | For Debtor 1 |          | or Debtor 2 or<br>on-filing spouse |                      |
|--------------|----------------------|--|-----------------|--------------|----------|------------------------------------|----------------------|
| c            | Сору                 | y line 4 here  | 4.              | \$2,793.22   |          | \$0.00                             |                      |
| 5. Lis       | t all                | payroll deductions:  | _               |              | _        |                                    |                      |
| 5            | ā. <b>Т</b>          | ax, Medicare, and Social Security deductions   | 5a.             | \$494.82     |          | \$0.00                             |                      |
| 5            | b. <b>N</b>          | Mandatory contributions for retirement plans   | 5b.             | \$0.00       |          | \$0.00                             |                      |
| 5            | 5c. <b>V</b>         | oluntary contributions for retirement plans  | 5c              | \$0.00       |          | \$0.00                             |                      |
| 5            | 5d. <b>F</b>         | Required repayments of retirement fund loans   | 5d.             | \$0.00       |          | \$0.00                             |                      |
| 5            | ie. I                | nsurance   | 5e.             | \$0.00       |          | \$0.00                             |                      |
| 5            | 5f. <b>C</b>         | Domestic support obligations   | 5f.             | \$0.00       |          | \$0.00                             |                      |
| 5            | ig. <b>L</b>         | Jnion dues   | 5g.             | \$0.00       | _        | \$0.00                             |                      |
| 5            | sh. C                | Other deductions. Specify:   | 5h.             | \$0.00       |          | \$0.00                             |                      |
| 6. Add       | the                  | payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.   | 6               | \$494.82     |          | \$0.00                             |                      |
| 7. Calo      | cula                 | te total monthly take-home pay. Subtract line 6 from line 4.   | 7.              | \$2,298.40   |          | \$0.00                             |                      |
| 8. List      | all                  | other income regularly received:   | _               |              | _        |                                    |                      |
| 8            | Ba.                  | Net income from rental property and from operating a business,   |                 |              |          |                                    |                      |
|              |                      | profession, or farm  |                 |              |          |                                    |                      |
|              |                      | Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total  |                 |              |          |                                    |                      |
|              |                      | monthly net income.  | 8a.             | \$0.00       |          | \$0.00                             |                      |
| 8            | ßb.                  | Interest and dividends   | 8b.             | \$0.00       |          | \$0.00                             |                      |
| 8            | Bc.                  | Family support payments that you, a non-filing spouse, or a dependent regularly receive  | 8c.             | \$ 0.00      |          | \$ 0.00                            |                      |
|              |                      | Include alimony, spousal support, child support, maintenance, divorce  |                 |              |          |                                    |                      |
|              | ) d                  | settlement, and property settlement.   | 0.4             | 00.00        |          | 40.00                              |                      |
| _            | 3d.<br>3e.           | Unemployment compensation Social Security  | 8d.<br>—<br>8e. | \$0.00       | _        | \$0.00                             |                      |
|              |                      | •  | _               | \$0.00       | _        | \$0.00                             |                      |
| ٥            | Bf.                  | Other government assistance that you regularly receive   | 8f.<br>—        | \$0.00       | _        | \$0.00                             |                      |
|              |                      | Include cash assistance and the value (if known) of any non-cash   |                 |              |          |                                    |                      |
|              |                      | assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  |                 |              |          |                                    |                      |
|              |                      | Specify:   |                 |              |          |                                    |                      |
| 8            | ßg.                  | Pension or retirement income   | 8g.             | \$0.00       |          | \$0.00                             |                      |
| 8            | ßh.                  | Other monthly income. Specify:   | 8h.             | \$0.00       | _        | \$0.00                             |                      |
| 9. <b>A</b>  | Add                  | all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  | 9.              | \$0.00       |          | \$0.00                             |                      |
| 10. <b>C</b> | Calc                 | ulate monthly income. Add line 7 + line 9.   | 10.             | \$2,298.40   |          | \$0.00                             | <b>***</b>           |
|              |                      | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | L               | \$2,298.40   | · L      | \$0.00                             | \$2,298.             |
| lı<br>0<br>0 | nclu<br>othe<br>Do n | e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are not the second seco | our dependen    |              |          |                                    |                      |
| ٤            | pec                  | jify:  |                 |              |          | 1                                  | 11. \$0.             |
|              |                      | the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce   |                 | •            | t applie | es                                 | 12. <b>\$2,298</b> . |
|              | χ                    | ou expect an increase or decrease within the year after you file this form<br>No.<br>Yes. Explain:   | ?               |              |          |                                    |                      |

| F111 111 U                      | nis information to identify  | your case:                      |                                |  |  |   |
|---------------------------------|--|---------------------------------|--------------------------------|--|--|---|
| Debtor<br>Debtor<br>(Spouse, it | First Name   | S<br>Middle Name                | Thomas  Last Name  Last Name   | ·  | led filing                             | st-petition chapter 13<br>date:         |
|                                 | States Bankruptcy Court for the  | : NORTHERN DISTRICT             | OF ILLINOIS                    |  |  |   |
| Case N<br>(If know              |  |                                 |                                |  |  |   |
| Officia                         | al Form 106J   |                                 |                                |  | e filing for Debtor<br>a separate hous | · 2 because Debtor 2<br>ehold.          |
| Sche                            | dule J: Your E   | xpenses                         |                                |  |  | 12/14                                   |
|                                 | ce is needed, attach anothe  | er sheet to this form. On       |                                | re equally responsible for supply<br>es, write your name and case nu | _                                      |   |
| 1. Is this                      | Describe Your Househous a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in  No.  Yes. Debtor 2 m |                                 | ule J.                         |  |  |   |
|                                 | you have dependents?  not list Debtor 1 and  | No X Yes. Fill ou               | it this information for        | Dependent's relationship to<br>Debtor 1 or Debtor 2                  | Dependent's age                        | Does dependent live with you?           |
| Do                              | otor 2.  not state the dependents' mes.  |                                 | ndent                          | Daughter  Daughter   | 9<br>5                                 | No X Yes X No                           |
|                                 |  |                                 |                                |  |  | Yes X No Yes X No Yes X No Yes X No Yes |
| exp                             | your expenses include<br>penses of people other tha<br>urself and your dependents                          |                                 |                                |  |  |   |
| Part 2:                         | Estimate Your Ongoing  | Monthly Expenses                |                                |  |  |   |
| expenses<br>the applic          | s as of a date after the band<br>cable date.   | kruptcy is filed. If this is    |                                | as a supplement in a Chapter 13<br>heck the box at the top of the fo | rm and fill in                         |   |
| of such a                       | ssistance and have includ  | ed it on <i>Schedule I: You</i> | r Income (Official Form 106l.) |  |  | Your expenses                           |
| any                             | e rental or home ownershipy rent for the ground or lot.  not included in line 4:                           | p expenses for your resi        | dence. Include first mortgage  | payments and   | 4.                                     | \$825.00                                |
| 4a.                             | Real estate taxes  |                                 |                                |  | 4a.                                    | \$0.00                                  |
| 4b.                             | Property, homeowner's,   | or renter's insurance           |                                |  | 4b.                                    | \$0.00                                  |
| 4c.<br>4d.                      |  | air, and upkeep expenses        |                                |  | 4c.<br>4d.                             | \$25.00<br>\$0.00                       |
| 40.                             | . Homeowner's association  | n or condominium dues           |                                |  | <del>4</del> u.                        | Ψ0.00                                   |

Schedule J: Your Expenses

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Page 39 of 66 Document Patrick S Debtor 1 Case Number (if known) \_\_ First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$125.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$85.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$55.00 9. Clothing, laundry, and dry cleaning 10. \$55.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$265.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$80.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c.

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

0.00

0.00

\$

\$

20d.

20e

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 40 of 66 Case Number (if known)

| Debtor | 1 Patrio  | :k        | S                                   | Thomas                       | Case Number (if known) |               |            |
|--------|-----------|-----------|-------------------------------------|------------------------------|------------------------|---------------|------------|
|        | First Na  | me        | Middle Name                         | Last Name                    | ·                      |               |            |
| 21.    | Other. S  | pecify: _ | Postage/Bank Fees (\$5.00),         |                              |                        | 21.           | \$5.00     |
| 22     | Your mo   | nthly ex  | pense: Add lines 4 through 21.      |                              |                        | 22.           | \$1,945.00 |
|        | The resu  | t is your | monthly expenses.                   |                              |                        | L             |            |
|        |           |           |                                     |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |
| 23.    | Calculate | your m    | onthly net income.                  |                              |                        |               |            |
|        | 23a.      | Сору      | line 12 (your comibined monthly inc | come) from Schedule I.       |                        | 23a.          | \$2,298.40 |
|        | 23b.      | Conv      | your monthly expenses from line 22  | ) ahovo                      |                        | 23b. <b>–</b> | \$1,945.00 |
|        |           |           |                                     |                              |                        | Σου.          |            |
|        | 23c.      |           | act your monthly expenses from you  | ur monthly income.           |                        | 23c.          | \$353.40   |
|        |           | THE IE    | esult is your monthly net income.   |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |
| 24.    | Do you o  | vnoet ar  | n increase or decrease in your ex   | sonsos within the year after | you file this form?    |               |            |
| 24.    | -         | •         | ou expect to finish paying for your | -                            |                        |               |            |
|        |           |           | nt to increase or decrease because  | •                            |                        |               |            |
|        | X No      |           |                                     |                              |                        |               |            |
|        | Yes       | . E       | Explain Here:                       |                              |                        |               |            |
|        |           |           | •                                   |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |
|        |           |           |                                     |                              |                        |               |            |

 Official Form 106J
 Record #
 751060
 Schedule J: Your Expenses
 Page 3 of 3

| Fill in this in           | formation to iden   | tify your case:                     |                  |
|---------------------------|---------------------|-------------------------------------|------------------|
| Debtor 1                  | Patrick             | S                                   | Thomas           |
|                           | First Name          | Middle Name                         | Last Name        |
| Debtor 2                  | ·                   |                                     |                  |
| (Spouse, if filing)       | First Name          | Middle Name                         | Last Name        |
| United States             | Bankruptcy Court fo | r the : <u>NORTHERN</u> District of | ILLINOIS (State) |
| Case Number<br>(If known) |                     |                                     | _                |

## Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below  |   |
|---|---|
| Did you pay or agree to pay someone who is NOT                | an attorney to help you fill out bankruptcy forms?  |
| No  |   |
| Yes. Name of Person   | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
|   |   |
|   |   |
| Under penalty of perjury, I declare that I have read correct. | the summary and schedules filed with this declaration and that they are true and              |
| (a) Detrick C Thomas  | <b>x</b>  |
| /s/ Patrick S Thomas Signature of Debtor 1                    | Signature of Debtor 2   |
| Date _09/19/2017<br>  | Date  |
| MINI / UU / YYYY  | IVIIVI / טט / אואז איז איז איז איז איז איז איז איז איז א                                      |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main

|                     |                     | D(   | <i>r</i> ouncine | GGO IE ( |
|---------------------|---------------------|--|------------------|----------|
| Fill in this ir     | nformation to ider  | tify your case:                              |                  |          |
|                     |                     | **   |                  |          |
|                     |                     |  |                  |          |
| Debtor 1            | Patrick             | S  | Thomas           |          |
|                     | First Name          | Middle Name                                  | Last Name        |          |
| Debtor 2            |                     |  |                  |          |
|                     |                     |  |                  |          |
| (Spouse, if filing) | First Name          | Middle Name                                  | Last Name        |          |
|                     |                     |  |                  |          |
| United States       | Bankruptcy Court fo | r the : <u>NORTHERN</u> District of <u>l</u> |                  |          |
|                     |                     |  | (State)          |          |
| Case Numbe          | r                   |  | _                |          |
| (If known)          |                     |  |                  |          |
|                     |                     |  |                  |          |

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| O1. What is your current marital status?    Married   Not married   |
|---|
| Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1  Dates Debtor 1  Debtor 2:  Dates Debtor 2  lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  |
| Not married  During the last 3 years, have you lived anywhere other than where you live now?  No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1  Dates Debtor 1  Debtor 2:  lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.   |
| During the last 3 years, have you lived anywhere other than where you live now?  No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Dates Debtor 1 Debtor 2: Dates Debtor 2 lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No.  |
| No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1  Dates Debtor 1  lived there  Dates Debtor 2:  Dates Debtor 2:  lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.   |
| No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1  Dates Debtor 1  lived there  Debtor 2:  Dates Debtor 2:  lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.   |
| Pes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Debtor 2: Dates Debtor 2 lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.   |
| Debtor 1  Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dived there  Dates Debtor 2:  Dates |
| lived there  03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.   |
| 03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  |
| Explain the Sources of Your Income  |
|   |
|   |
|   |
|   |
|   |
|   |
|   |
|   |
|   |
|   |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 43 of 66

Debtor 1 Patrick Thomas Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$7,637 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$31,140 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$28,085 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 44 of 66

Patrick Thomas Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 45 of 66

| Debto | or 1  | Patrick                | S  | Thomas                            | Case Number (if k                  | nown)                    |   |
|-------|---|------------------------|--|-----------------------------------|------------------------------------|--------------------------|---|
|       |   | First Name             | Middle Name  | Last Name                         |                                    |                          |   |
| 11    |   | -                      | fore you filed for bankruptcy, did a<br>a payment because you owed a do  |                                   | r financial institution, set off a | ny amounts from y        | our accounts                                |
|       |   | No. Go to line         | 11   |                                   |                                    |                          |   |
|       |   | Yes. Fill in the       | information below.   |                                   |                                    |                          |   |
| 12    |   | -                      | ore you filed for bankruptcy, was ar<br>eceiver, a custodian, or another off                                     |                                   | ession of an assignee for the b    | enefit of creditors      | , a   |
|       |   | No.<br>Yes.            |  |                                   |                                    |                          |   |
| P     | art 5   | List Certa             | in Gifts and Contributions   |                                   |                                    |                          |   |
| 13    | Witl  | hin 2 years be         | fore you filed for bankruptcy, did y   | ou give any gifts with a total va | lue of more than \$600 per pers    | on?                      |   |
|       |   | No.                    |  |                                   |                                    |                          |   |
|       |   | Yes. Fill in the       | details for each gift.   |                                   |                                    |                          |   |
| 14    | Witl  | hin 2 years be         | fore you filed for bankruptcy, did y   | ou give any gifts or contributio  | ns with a total value of more the  | nan \$600 to any ch      | arity?                                      |
|       | ■ No. □ Yes. Fill in the details for each gift. |                        |  |                                   |                                    |                          |   |
| F     | art 6   | List Certa             | in Losses  |                                   |                                    |                          |   |
| 15    |   | hin 1 year befonbling? | ore you filed for bankruptcy or sinc   | ce you filed for bankruptcy, did  | you lose anything because of       | theft, fire, other di    | saster, or                                  |
|       |   | No.                    |  |                                   |                                    |                          |   |
|       |   | Yes. Fill in the       | details for each gift.   |                                   |                                    |                          |   |
| F     | art 7   | List Certa             | nin Payments or Transfers  |                                   |                                    |                          |   |
| 16    | con   | sulted about s         | ore you filed for bankruptcy, did yo<br>seeking bankruptcy or preparing a<br>neys, bankruptcy petition preparers | bankruptcy petition?              |                                    |                          | ou .  |
|       |   | No.                    |  |                                   |                                    |                          |   |
|       |   | Yes. Fill in the       | details  |                                   |                                    |                          |   |
|       |   | Party Contact          | Info   | Description and value of any      | property transferred               | Date payment or transfer | Amount of payment                           |
|       |   | Geraci Law L           | L.C.   |                                   |                                    |                          | Payment/Value:                              |
|       |   | 55 E. Monroe           | e Street #3400   |                                   |                                    |                          | \$4,000.00: \$0.00<br>paid prior to filing, |
|       |   | Chicago,IL 6           | 0603   |                                   |                                    |                          | balance to be paid<br>through the plan.     |
|       |   |                        |  |                                   |                                    |                          |   |
|       |   | Party Contact          | Info   | Description and value of any      | property transferred               | Date payment or transfer | Amount of payment                           |
|       |   | Access Cour            | nseling  | Credit Counseling Services        |                                    | 2017                     | \$25.00                                     |
|       |   | 633 W 5th St           | reet.  |                                   |                                    |                          |   |
|       |   | Los Angeles,           | CA 90071.  |                                   |                                    |                          |   |
|       |   |                        |  |                                   |                                    |                          |   |
|       |   |                        |  |                                   |                                    |                          |   |
|       |   |                        |  |                                   |                                    |                          |   |
|       |   |                        |  |                                   |                                    |                          |   |
|       |   |                        |  |                                   |                                    |                          |   |
|       |   |                        |  |                                   |                                    |                          |   |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 46 of 66

| ebtor | r 1 Patrick S   | Thomas  | Case I                        | Number (if known)                                    |   |
|-------|---|---|-------------------------------|--|---|
|       | First Name Middle Nam   | me Last Name  |                               |  |   |
| - 1   | Within 1 year before you filed for bankr<br>promised to help you deal with your cre<br>Do not include any payment or transfer   | editors or to make payments to your cr  |                               | sfer any property to an                              | yone who                                |
|       | No.   |   |                               |  |   |
|       | Yes. Fill in the details.   |   |                               |  |   |
| 1     | Within 2 years before you filed for bank<br>transferred in the ordinary course of yo<br>Include both outright transfers and tran<br>Do not include gifts and transfers that y | our business or financial affairs?<br>nsfers made as security (such as the gr | ranting of a security intere  |  |   |
|       | No.   |   |                               |  |   |
|       | Yes. Fill in the details for each gift.   |   |                               |  |   |
|       | Within 10 years before you filed for ban<br>beneficiary? (These are often called ass  |   | to a self-settled trust or s  | similar device of which                              | ı you are a                             |
|       | No.   |   |                               |  |   |
|       | Yes. Fill in the details for each gift.   |   |                               |  |   |
| Pa    | List Certain Financial Accounts,  | Instruments, Safe Deposit Boxes, and Sto                                      | orage Units                   |  |   |
| ;     | Within 1 year before you filed for bankr<br>sold, moved, or transferred?<br>Include checking, savings, money mark<br>houses, pension funds, cooperatives, a                   | ket, or other financial accounts; certific                                    | cates of deposit; shares ir   | _  |   |
|       | No.   |   |                               |  |   |
|       | Yes. Fill in the details.   |   |                               |  |   |
|       | _   | Last 4 digits of account number   | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|       | Do you now have, or did you have withit cash, or other valuables?  No.  Yes. Fill in the details.   | in 1 year before you filed for bankrupto                                      | cy, any safe deposit box o    | or other depository for                              | securities,                             |
|       | _   | Who else had access to it?  | Describe the conte            | ents   | Do you still                            |
| 2     | Have you stored property in a storage ι   | unit or place other than your home with                                       | hin 1 vear before vou filed   | I for bankruptcy?                                    | have it?                                |
|       | ■ No.  Yes. Fill in the details.  |   |                               | , ,  |   |
|       | _   | Who else has or had access to it?   | Describe the conte            | nts  | Do you still have it?                   |
|       | Identify Property You Hold or Co  | ntrol for Someone Else  |                               |  | HAVE IL:                                |
| 3     | Do you hold or control any property that for someone.   |   | operty you borrowed from      | n, are storing for, or ho                            | old in trust                            |
|       | No.   |   |                               |  |   |
|       | Yes. Fill in the details.   |   |                               |  |   |
|       |   | Where is the property?  | Describe the prope            | erty   | Value                                   |
|       |   |   |                               |  |   |
|       |   |   |                               |  |   |
|       |   |   |                               |  |   |
|       |   |   |                               |  |   |
|       |   |   |                               |  |   |
|       |   |   |                               |  |   |
|       |   |   |                               |  |   |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 47 of 66

 Debtor 1
 Patrick
 S
 Thomas
 Case Number (if known)

 First Name
 Middle Name
 Last Name

| Pa  | rt 10:  | Give Details About Environmental Info   | rmation  |   |                    |  |  |
|-----|---|---|--|---|--------------------|--|--|
|     | For the purpose of Part 10, the following definitions apply:  |   |  |   |                    |  |  |
|     | Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. |   |  |   |                    |  |  |
|     | Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.  |   |  |   |                    |  |  |
|     | Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.   |   |  |   |                    |  |  |
| Rep | ort all n   | otices, releases, and proceedings that  | at you know about, regardless of when th   | ney occurred.   |                    |  |  |
| 24  | Has any   | y governmental unit notified you that   | you may be liable or potentially liable un   | der or in violation of an environmental la                                      | w?                 |  |  |
|     | No.   | . Fill in the details   |  |   |                    |  |  |
|     | ∐ Yes.  | s. Fill in the details.   | Governmental unit  | Environmental law, if you know it   | Date of notice     |  |  |
| 25  | Have ve   | ou notified any governmental unit of  | any release of hazardous material?   |   |                    |  |  |
| 25  | _   | ou notified any governmental unit of  | any release of nazardous material?   |   |                    |  |  |
|     | No.   | s. Fill in the details.   |  |   |                    |  |  |
|     |   |   | Governmental unit  | Environmental law, if you know it   | Date of notice     |  |  |
| 26  | Have yo   | ou been a party in any judicial or adm  | inistrative proceeding under any enviror   | nmental law? Include settlements and ord  | lers.              |  |  |
|     | No.   |   |  |   |                    |  |  |
|     | Yes   | s. Fill in the details.   |  |   |                    |  |  |
|     |   |   | Court or agency  | Nature of the case  | Status of the case |  |  |
|     |   |   | court or agonoy  | Nature of the case  | Status of the sase |  |  |
| Pa  | rt 11:  | Give Details About Your Business or C   |  | Nature of the case  | Status of the case |  |  |
|     | rt 11:  |   | onnections to Any Business   |   |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupto  | onnections to Any Business<br>cy, did you own a business or have any c   | of the following connections to any busin                                       |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupto<br>A sole proprietor or self-employed in   | onnections to Any Business   | of the following connections to any busin<br>ner full-time or part-time         |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupto<br>A sole proprietor or self-employed in   | onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eith   | of the following connections to any busin<br>ner full-time or part-time         |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupto<br>A sole proprietor or self-employed in<br>A member of a limited liability compa  | onnections to Any Business  cy, did you own a business or have any c a trade, profession, or other activity, eith  ny (LLC) or limited liability partnership (l  | of the following connections to any busin<br>ner full-time or part-time         |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupto<br>A sole proprietor or self-employed in<br>A member of a limited liability compa<br>A partner in a partnership  | cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation   | of the following connections to any busin<br>ner full-time or part-time         |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing exe   | cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation   | of the following connections to any busin<br>ner full-time or part-time         |                    |  |  |
|     | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting   | onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.           | of the following connections to any busin<br>ner full-time or part-time         |                    |  |  |
|     | Within 4  | 4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compate A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the   | onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.           | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the   | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.                                       | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.                                       | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |
| 27  | Within 4  | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business. | of the following connections to any busin<br>ner full-time or part-time<br>LLP) | ess?               |  |  |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 48 of 66

 Patrick
 S
 Thomas
 Case Number (if known)

 First Name
 Middle Name
 Last Name

| Sign Below   |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
| I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571. |  |  |  |  |  |  |  |
| 🗶 /s/ Patrick S Thomas   | ×  |  |  |  |  |  |  |
| Signature of Debtor 1  | Signature of Debtor 2  |  |  |  |  |  |  |
| Date 09/19/2017<br>MM / DD / YYYY  | DateMM / DD / YYYY   |  |  |  |  |  |  |
| Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  |  |  |  |  |  |  |  |
| No   |  |  |  |  |  |  |  |
| ☐ Yes  |  |  |  |  |  |  |  |
| Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?  |  |  |  |  |  |  |  |
| ■ No   |  |  |  |  |  |  |  |
| Yes. Name of person  | Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119). |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 49 of 66

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In  | ·e   |   |   |                |                       |  |
|-----|--|---|---|----------------|-----------------------|--|
| Pat | rick S Thor  | mas / Debtor  |   | Case No:       |                       |  |
|     |  |   |   | Chapter:       | Chapter 13            |  |
|     |  | DISCLOSURE O  | OF COMPENSATION OF ATTORNE  | Y FOR DEI      | BTOR                  |  |
|     | npensation p   | o 11 U.S.C. § 329(a) and Fed. Bankr. P. paid to me within one year before the filtiple rendered on behalf of the debtor(s) in | ing of the petition in bankruptcy, or agre  | eed to be paid | d to me, for services |  |
|     | For legal  | services, I have agreed to accept   | \$4,000.00  |                |                       |  |
|     | Prior to th  | ne filing of this statement I have received   | d <b>\$0.00</b>   |                |                       |  |
|     | Balance I  | Due   | \$4,000.00  |                |                       |  |
|     |  |   |   |                |                       |  |
| 2.  | The source   | e of the compensation paid to me was:   |   |                |                       |  |
|     |  | otor(s) Other: (specify)  |   |                |                       |  |
| 3.  |  | e of compensation to be paid to me is:  |   |                |                       |  |
| ٥.  |  | 🗖   |   |                |                       |  |
|     |  | btor(s) Other: (specify)  |   |                |                       |  |
| 4.  | I have not agreed to share the above-disclosed compensation with any other person unless they are members and associated of my law firm.     |   |   |                |                       |  |
|     | 1 1  | e agreed to share the above-disclosed co<br>y law firm. A copy of the agreement, to<br>ned.                                   |   |                |                       |  |
| 5.  | In return for case, inclu  | or the above-disclosed fee, I have agreed ding:   | d to render legal service for all aspects of  | of the bankru  | ptcy                  |  |
|     | a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; |   |   |                |                       |  |
|     |  | aration and filing of any petition, schedu  | les, statements of affairs and plan which   | n may be req   | uired;                |  |
|     | c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;                    |   |   |                |                       |  |
| 6.  | By agreem  | nent with the debtor(s), the above-disclo   | sed fee does not include the following s  | ervice:        |                       |  |
|     |  |   | CERTIFICATION   |                |                       |  |
|     |  |   | mplete statement of any agreement or and the debtor(s) in this bankruptcy proceeding. |                | or                    |  |
|     |  | Date: 09/26/2017  | /s/ Cecil Denard Scruggs  |                |                       |  |
|     |  | Date  | Signature of Attorney   |                |                       |  |

Page 1 of 1 Record # 751060

Geraci Law L.L.C. Name of law firm

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 55 of 66

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

| 3. Before signing this agreement, the attorney   | has received ,\$ | •   | •            |
|--|------------------|-----|--------------|
| toward the flat fee, leaving a balance due of \$ | 4,000; and \$ 3  | 610 | for expenses |
| leaving a balance due for the filing fee of \$   | 0                |     |              |

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Signed:

Patrick Thomas

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

/49 Entered 09/27/17 16:14:45 Desc Main Page 56 of 66 Case 17-28939 Doc 1 Filed 75 National Headquarters: 55 E. Monroe Street, #



Date: 9/5/2017

Consultation Attorney: FCH

Record #: 751-060

#### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property | must disclose any such claims or propery | now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based PLAN: The plan payment is estimated to be 20-39 per month for 48 on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included. INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed: other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans, educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds. workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. Themas Patrick Thomas (Debtor) (Joint Debtor)

Dated: Representing Geraci Law

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 57 of 66

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrick S Thomas / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/19/2017 /s/ Patrick S Thomas

**Patrick S Thomas** 

X Date & Sign

Record # 751060 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

#### Entered 09/27/17 16:14:45 Page 58 of 66

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 751060 Page 1 of 2 Record #

Form B 201A, Notice to Consumer Debtor(s)

In re Patrick S Thomas / Debto

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

| Dated: 09/19/2017 | /s/ Patrick S Thomas |  |  |  |  |
|-------------------|----------------------|--|--|--|--|
|                   | Patrick S Thomas     |  |  |  |  |
|                   |                      |  |  |  |  |

Dated: 09/26/2017 /s/ Cecil Denard Scruggs

**Attorney: Cecil Denard Scruggs** 

Record # 751060 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

## Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 60 of 66

|   | 1 Patrick  | s  | Thomas  | Case Number   | er (if known)   |        |
|---|--|--|---|---|---|--------|
| ebtor                                   | First Name   | Middle Name  | Last Name                                       | <del></del>   |   |        |
|   |  |  |   |   |   |        |
| Part                                    | Answer These Question                                  |  |   |   |   | -      |
|   | What kind of debts do                                  | 16a. Are your de   | bts primarily cons<br>y an individual prima     | sumer debts? Consumer debts are<br>arily for a personal, family, or househ      | e defined in 11 U.S.C. § 101(8)<br>old purpose."                              |        |
|   | you have?  | □No. Go to   | line 16h  |   |   |        |
|   |  | Yes. Go to   | · ·   |   |   |        |
|   |  | 16b. Are your de<br>money for a b                        | bts primarily bus                               | iness debts? Business debts are on the orthrough the operation of the bu        | lebts that you incurred to obtain siness or investment.                       |        |
|   |  | □No. Go to   | · ·   |   |   |        |
|   | · · · · · · · · · · · · · · · · · · ·                  | 16c. State the type                                      | of debts you owe the                            | nat are not consumer debts or busine  | ess debts.  |        |
|   |  |  |   |   | <u> </u>  |        |
| a.e.zeounioù                            |  |  |   |   |   |        |
| 17.                                     | Are you filing under Chapter 7?                        |  | t filing under Chapte                           |   |   |        |
|   | Do you estimate that after                             | Yes. I am fili<br>adminis                                | ng under Chapter 7.<br>strative expenses are    | Do you estimate that after any exer<br>e paid that funds will be available to   | npt property is excluded and<br>distribute to unsecured creditors?            |        |
|   | any exempt property is                                 | _  |   |   |   |        |
|   | excluded and   | ∐No.   |   |   | 4   |        |
|   | administrative expenses                                | Yes  | š.  |   |   |        |
|   | are paid that funds will be available for distribution |  |   |   |   |        |
|   | to unsecured creditors?                                |  | 1   |   |   |        |
| 4.0                                     | How many creditors do                                  | 1-49   |   | 1,000-5,000   | 25,001-50,000   |        |
| 18.                                     | you estimate that you                                  | 50-99  |   | <b>5</b> ,001-10,000  | <b>50,001-100,000</b>   |        |
|   | owe?   | ☐ 100-199  | ; ·   | <b>1</b> 0,001-25,000   | ☐ More than 100,000   |        |
|   |  | 200-999  |   |   |   |        |
|   | U  | \$0-\$50,000   |   | ☐ \$1,000,001-\$10 million  | □\$500,000,001-\$1 billion  |        |
| 19.                                     | How much do you estimate your assets to                | \$50,001-\$10  | 0,000   | \$10,000,001-\$50 million   | □\$1,000,000,001-\$10 bill  |        |
|   | be worth?  | \$100,001-\$5  |   | \$50,000,001-\$100 million  | □\$10,000,000,001-\$50 bi   | illion |
|   | e'   | \$500,001-\$1  | million   | \$100,000,001-\$500 million   | ■ More than \$50 billion  |        |
| 20                                      | How much do you  | \$0-\$50,000   |   | \$1,000,001-\$10 million  | ☐\$500,000,001-\$1 billion  |        |
| 20.                                     | estimate your liabilities                              | \$50,001-\$10  | 000,000   | ☐ \$10,000,001-\$50 million   | \$1,000,000,001-\$10 bill   | iion   |
|   | to be?   | ☐ \$100,001-\$   |   | \$50,000,001-\$100 million  | □ \$10,000,000,001-\$50 b   | illion |
|   |  | \$500,001-\$1  | 1 million                                       | \$100,000,001-\$500 million   | ☐ More than \$50 billion  |        |
| Pa                                      | rt 7: Sign Below                                       |  |   | · .   |   |        |
|   |  | I have examined  | this petition, and I de                         | eclare under penalty of perjury that the  | ne information provided is true and   |        |
| Fo                                      | you  | correct.   |   |   |   |        |
|   |  | If I have chosen to of title 11, United under Chapter 7. | States Code. I unde                             | 7, I am aware that I may proceed, if<br>erstand the relief available under each | eligible, under Chapter 7, 11,12, or 13<br>h chapter, and I choose to proceed |        |
|   |  | If no attorney rep                                       | resents me and I did<br>nave obtained and re    | i not pay or agree to pay someone w<br>ead the notice required by 11 U.S.C.     | ho is not an attorney to help me fill out § 342(b).                           |        |
|   |  | l request relief in                                      | accordance with the                             | chapter of title 11, United States Co   | de, specified in this petition.   |        |
|   |  | I understand mak   | king a false statemer<br>y case can result in f | nt, concealing property, or obtaining<br>lines up to \$250,000, or imprisonmer  | money or property by fraud in connection<br>it for up to 20 years, or both.   | 1      |
|   |  | 18 U.S.C. §§ 152   | 2, 1341, 1519, and 3                            | 571.  |   |        |
|   |  | •  |   |   |   |        |
|   |  | in Dit   | 1. 1/2 -  |   |   |        |
| accionements.                           |  | * Falu   | of Debtor 1                                     | <u>~~</u>   | Signature of Debtor 2   |        |
| *************************************** |  | Signature o  | ,, DODGE 1                                      | ·   |   |        |
| ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |  | <b>P</b>   | 69/19   | /2017   | Executed on   |        |
|   |  | Executed of  | m · · · · · · · · · · · · · · · · · · ·         | <del></del>   | MM / DD / YYYY  |        |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 61 of 66

|  | ormation to identify yo   |   |   |   |  |   |                                 |                                |                            |           |
|--|---|---|---|---|--|---|---------------------------------|--------------------------------|----------------------------|-----------|
| ebtor 1  | Patrick   | S   |   | Thomas                                    | _  |   |                                 |                                |                            |           |
|  | First Name  | Middle Name   |   | Last Name                                 |  |   |                                 |                                |                            |           |
| ebtor 2  |   | Middle Name   | <del></del>   | Last Name                                 | _  |   |                                 |                                |                            |           |
| ouse, if filing)   | First Name  |   |   |   |  |   |                                 |                                |                            |           |
| nited States E   | Bankruptcy Court for the : _  | NORTHERN  | _ District of <u>IL</u>                               | LINOIS<br>(State)                         |  |   | ,                               | _ <u></u>                      |                            | •         |
| ase Number<br>(known)  |   |   | - <del>-</del>  | <u>.</u> .                                |  |   |                                 |                                | eck if this<br>ended filir | •         |
|  |   |   |   |   |  | <b>-</b>  |                                 |                                |                            |           |
|  |   |   | ٠   |   |  |   |                                 |                                |                            | -         |
| cial Fo  | orm 106 Dec   |   |   |   |  |   |                                 |                                |                            |           |
|  | ion About aı  |   |   |   |  |   |                                 |                                |                            | 1:        |
|  |   |   |   |   |  |   |                                 |                                |                            |           |
| nust file th<br>ning mone  | eople are filing together<br>is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,          | file bankruptc<br>in connection                                   | y schedules<br>with a bank                            | or amended schedu                         | iles. Making   | a false stateme   | nt, concealing<br>r imprisonmen | property, or<br>t for up to 20 | )                          |           |
| nust file th<br>ning mone<br>, or both. 1  | is form whenever you<br>y or property by fraud  | file bankruptc<br>in connection                                   | y schedules<br>with a bank                            | or amended schedu                         | iles. Making   | a false stateme   | nt, concealing<br>r imprisonmen | property, or<br>t for up to 2  | )                          |           |
| nust file th<br>ning mone<br>, or both. 1  | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,                                       | file bankruptc<br>in connection                                   | y schedules<br>with a bank                            | or amended schedu                         | iles. Making   | a false stateme   | nt, concealing<br>r imprisonmen | property, or<br>t for up to 2  | )                          |           |
| nust file th<br>ning mone<br>s, or both. 1   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,                                       | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u                                     | a false statemei<br>o to \$250,000, o   | nt, concealing<br>r imprisonmen | property, or<br>t for up to 2  | )                          |           |
| nust file th<br>ning mone<br>s, or both. 1<br>s  | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below                         | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u                                     | a false statemei<br>o to \$250,000, o   | nt, concealing<br>r imprisonmen | property, or<br>t for up to 20 | )                          |           |
| nust file the ning mone of the ning mone | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below<br>or agree to pay some | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u<br>ult in fines u<br>ult in fines u | a false statemei<br>o to \$250,000, o<br>forms?                               | rimprisonnien                   | ( lot up to 2                  | •                          | tion, and |
| nust file the ning mone is, or both. 1   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below                         | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u<br>to fines u<br>bankruptcy         | a false statemei<br>o to \$250,000, o   | tcy Petition Pre                | ( lot up to 2                  | •                          | tion, and |
| nust file the ning mone is, or both. 1   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below<br>or agree to pay some | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u<br>to fines u<br>bankruptcy         | a false statemei<br>o to \$250,000, o<br>forms?<br>Attach <i>Bankrup</i> i    | tcy Petition Pre                | ( lot up to 2                  | •                          | ion, and  |
| nust file the ning mone is, or both. 1   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below<br>or agree to pay some | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u<br>to fines u<br>bankruptcy         | a false statemei<br>o to \$250,000, o<br>forms?<br>Attach <i>Bankrup</i> i    | tcy Petition Pre                | ( lot up to 2                  | •                          | ion, and  |
| nust file the ning mone is, or both. 1   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below<br>or agree to pay some | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u<br>to fines u<br>bankruptcy         | a false statemei<br>o to \$250,000, o<br>forms?<br>Attach <i>Bankrup</i> i    | tcy Petition Pre                | ( lot up to 2                  | •                          | tion, and |
| nust file the ning mone is, or both. 1   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below<br>or agree to pay some | file bankrupto<br>in connection<br>1519, and 357                  | cy schedules<br>with a bank<br>71.                    | or amended schedu<br>ruptcy case can resu | iles. Making<br>ult in fines u<br>to fines u<br>bankruptcy         | a false statemei<br>o to \$250,000, o<br>forms?<br>Attach <i>Bankrup</i> i    | tcy Petition Pre                | ( lot up to 2                  | •                          | tion, and |
| id you pay  Yes. N   | is form whenever you y or property by fraud 8 U.S.C. §§ 152, 1341, sign Below  or agree to pay someo            | file bankrupto<br>in connection<br>1519, and 357<br>one who is NC | ry schedules<br>I with a bank<br>11.<br>OT an attorne | or amended schedu<br>ruptcy case can resi | iles. Making<br>ult in fines u<br>bankruptcy                       | a false statemen o to \$250,000, o  forms?  Attach Bankrupi Signature (Office | tcy Petition Pre                | parer's Notic                  | •                          | ion, and  |
| id you pay  Yes. N   | is form whenever you<br>y or property by fraud<br>18 U.S.C. §§ 152, 1341,<br>sign Below<br>or agree to pay some | file bankrupto<br>in connection<br>1519, and 357<br>one who is NC | ry schedules<br>I with a bank<br>11.<br>OT an attorne | or amended schedu<br>ruptcy case can resi | iles. Making<br>ult in fines u<br>bankruptcy                       | a false statemen o to \$250,000, o  forms?  Attach Bankrupi Signature (Office | tcy Petition Pre                | parer's Notic                  | •                          | tion, and |
| id you pay  No Yes. N  | is form whenever you y or property by fraud 8 U.S.C. §§ 152, 1341, sign Below  or agree to pay someo            | file bankrupto<br>in connection<br>1519, and 357<br>one who is NC | ry schedules<br>I with a bank<br>11.<br>OT an attorne | or amended schedu<br>ruptcy case can resi | iles. Making<br>ult in fines u<br>bankruptcy                       | a false statemen o to \$250,000, o  forms?  Attach Bankrupi Signature (Office | tcy Petition Pre                | parer's Notic                  | •                          | tion, and |

MM / DD / YYYY

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 62 of 66

|          |            |             |           |                        | • |
|----------|------------|-------------|-----------|------------------------|---|
| Debtor 1 | Patrick    | S           | Thomas    | Case Number (if known) |   |
| DODIO: 1 | First Name | Middle Name | Last Name |                        |   |
|          | , ,        |             |           |                        |   |

| Part 12: | Sign Below   |                       |                            |                        |   |   |     |
|----------|--|-----------------------|----------------------------|------------------------|---|---|-----|
| answers  | ead the answers on this Statemer<br>are true and correct. I understar<br>action with a bankruptcy case cal<br>c. §§ 152, 1341, 1519, and 3571. | d that making a false | statement, concealing      | property, or obtaining | money or bioberry                             | the<br>by fraud                           |     |
| x f      | Patrick Thomas   |                       | *                          |                        | · · ·   |   |     |
| Sig      | gnature of Debtor 1  |                       | Signature of De            | eptor 2                |   | •   |     |
| Da       | ate 09 / /9 /2017<br>MM / DD / YYYY  |                       | Date                       | D / YYYY               |   |   |     |
| Did you  | attach additional pages to Your  | Statement of Financi  | al Affairs for İndividuals | Filing for Bankruptcy  | / (Official Form 107                          | )?  |     |
| _        |  |                       |                            |                        |   |   | * * |
| No       |  |                       |                            |                        | •   |   |     |
| Yes      | <b>;</b> , , , , , , , , , , , , , , , , , , ,   |                       |                            |                        |   |   |     |
| Did vou  | ı pay or agree to pay someone w  | no is not an attorney | to help you fill out bank  | ruptcy forms?          |   |   |     |
| Dia you  | pay or agree to pay comount  | · · · ·               |                            |                        |   |   |     |
| No       |  |                       | *                          |                        |   | t- 81-8                                   |     |
| Yes      | s. Name of person  |                       |                            | Attach the Bankrup     | tcy Petition Preparer<br>ation, and Signature | rs <i>Notice,</i><br>(Official Form 119). |     |
|          | **************************************   |                       |                            | Deciara                | auon, and Signature                           | (3,1,2,2,1, 2,1,1, 1,19).                 |     |
|          | • •  |                       |                            |                        |   |   |     |

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45

Document Page 63 of 66

DISCLAIMER Debtors have read and agree: Desc Main

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts:
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

110 Dated: 09

Patrick S Thomas

X Date & Sign

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 64 of 66

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

l... ...

Patrick S Thomas / Debtor

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>00 | 19 | 12017</u>

Patricle Shomas

**Patrick S Thomas** 

X Date & Sign

Record # 751060

B 1D (Official Form 1, Exh.D)(12/08)

Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-28939 Doc 1 Filed 09/27/17 Entered 09/27/17 16:14:45 Desc Main Document Page 65 of 66

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

de Marian

**Patrick S Thomas** 

Date: <u>69 / 19 /</u>2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Patrick S Thomas / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 89 / /9/2017

Patrick S Thomas

X Date & Sign

Dated: \_\_\_\_\_\_/2017

Attorney: Cecil Scrul

.

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2